

Annexure

Customer Banking Services - Revised Fees and Charges With effect from 19th July 2024

PASSBOOK SAVINGS ACCOUNT

BARODA PASSBOOK SAVINGS BANK ACCOUNT (WITHOUT CHEQUE BOOK)

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

Bank of Baroda – Revised Service Charges

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

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

Charge	Reviewed
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/-

Charge	Reviewed
	- 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	Reviewed
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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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
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	Reviewed
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	Reviewed
For Retail Customers	

Charge	Reviewed
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
For Corporate Customers	
Trade Finance Enquiry (Import, export, inland trade, bank guarantees, forward contracts)	Free
Transaction(Within an outside BOB)	Free

GANG PAYMENT FEES

Charge	Reviewed
Gang Payment	\$10.00 per packet

TERM DEPOSIT

BARODA TERM DEPOSIT ACCOUNT

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

BARODA TERM DEPOSIT - MIP / QIP

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

RAWARAWA

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

FIJI CLEAR (RTGS, *EFT, IFT)

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

SAFE CUSTODY FEE

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

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

COMMUNICATIONS

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

PERIODICAL TRANSFER PAYMENTS

STANDING INSTRUCTIONS

Charge	Reviewed
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

Charge	Reviewed
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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Special Answer Fee	
1. Cheque Drawn on BOB	1. \$10.00 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
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)

Charge	Reviewed
Establishment Fee	
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)
Credit Service Fee	
Irrespective of amount	0.20% per month of remaining balance (Minimum \$10.00 per month)
Inspection Fee	
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

Charge	Reviewed
Establishment Fee	1.00% of loan amount
Credit Service Fee	0.10% per month of remaining balance (Minimum \$10.00 per month)
Inspection Fee	
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

Charge	Reviewed
Establishment Fee	1.00% of loan amount (Minimum \$500.00)
Credit Service Fee: -	
1st Home Loan	Nil
2nd Home Loan:	
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)
FNPF Housing Transfer Fee	\$100.00 per application + FNPF Cost
Inspection Fee	
Up to \$1500/-	Nil
\$1,501 to \$10,000	\$50.00 per visit

Bank of Baroda – Revised Service Charges

Charge	Reviewed
\$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	Reviewed
Establishment Fee	1.00% of the loan amount
Credit Service Fee	
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)
Inspection Fee	
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	Reviewed
Establishment Fee	1.00% of the loan amount (Minimum F\$500.00)
Credit Service Fee	
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)
Inspection Fee	
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	Reviewed
Establishment Fee	
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	
Credit Service Fee	
Upto \$20,000	\$20 per month
Above 20,000 & upto 50,000	\$30 per month

Bank of Baroda – Revised Service Charges

Charge	Reviewed				
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)				
Inspection Fee					
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				
Loan Arrears Fee > 7 Days - (instalment amount per month)					
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					
Opinion Fee					
Local	\$25.00 + out of pocket expenses				
Overseas	\$50.00 + out of pocket expenses				
Other Fees & Charges					
Search Fee	\$30.00				
Modifications in Terms & Conditions	<table> <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	Reviewed
Establishment Fee	
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)

Bank of Baroda – Revised Service Charges

Charge	Reviewed
Credit Service Fee	
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)
Inspection Fee	
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
Dishonoured Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee)	
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 / adhoc per annum
Cash handling charges (Applicable for overdraft account only)	
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.
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument per working day

BARODA MICRO LOAN

No fees and charges

BARODA LOAN FOR MICRO & SMALL ENTERPRISES

No fees and charges

BARODA FARM LOAN

Charge	Reviewed
Establishment Fee	
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

Bank of Baroda – Revised Service Charges

Above \$200,000	0.75% of loan/OD amount (Minimum \$2,000)
Credit Service Fee	
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)
Inspection Fee	
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
Cash handling charges (Applicable for overdraft account only)	
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.
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument per working day

BARODA TRADERS LOAN

Charge	Reviewed
Establishment Fee	
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)
Credit Service Fee	
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

Bank of Baroda – Revised Service Charges

Charge	Reviewed
\$100,001 to \$200,000	\$240 per month
Above \$200,000	0.125% of loan amount per month. (Min \$240 & Max. \$1,500)
Inspection Fee	
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
Dishonored Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee) (Applicable for OD a/c)	
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 / adhoc per annum
Cash handling charges (Applicable for overdraft account only)	
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.
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument per working day

BARODA LOAN/ OD AGAINST INSURANCE POLICIES

Charge	Reviewed
Establishment Fee	1.00% of the loan amount
Credit Service Fee	
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	0.75% of Loan/OD amount Half yearly.(Min \$240 & Max. \$1,500)
Inspection Fee	Nil
Dishonoured Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee) (Applicable for OD a/c)	
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 / adhoc per annum

Charge	Reviewed
Cash handling charges (Applicable for overdraft account only)	
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.
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
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	Reviewed
Establishment Fee	Nil
Credit Service Fee	Nil
Inspection Fee	Nil
Dishonoured Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee) (Applicable for OD a/c)	
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 / adhoc per annum
Cash handling charges (Applicable for overdraft account only)	
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.
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
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	Reviewed
Establishment Fee	
Up to \$1,000	\$25
\$1,001 to \$2,500	\$50
\$2,501 to \$5,000	\$75
\$5,001 to \$10,000	\$100

Bank of Baroda – Revised Service Charges

Charge	Reviewed
\$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)
Credit Service Fee	
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)
Inspection Fee	Nil
Dishonored Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee) (Applicable for OD a/c)	
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 / adhoc per annum
Cash handling charges (Applicable for overdraft account only)	
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.
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument per working day
Document Discharge	\$25.00 Term Deposit

BANK GUARANTEE

Charge	Reviewed
Establishment Fees	Establishment Fee: 1% of the amount (Minimum F\$100.00)
Commission fees	0.20% per month (minimum F\$150.00 recoverable on upfront basis (25% concession if backed by 100% cash margin))
Cancellation fee	F\$50.00 per guarantee, however 50% of applicable commission for residual period is refundable.
Document handling charges	F\$50.00 per document

OTHER LOAN FEES

Bank of Baroda – Revised Service Charges

Charge	Reviewed
Search Fee	\$30.00. Subsequent \$10/- per hour
Security Document Handling Fee(Solicitors charges+ out of pocket expenses to be recovered separately)	
One Document	\$100.00
Additional Document	\$40.00 per document
For Baroda Farm Loan: -	
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)
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Nil
Other loans	
Up to \$1,000	Nil
Above \$1,000; -	
One document	\$60.00
Additional Documents	\$25.00 per document
Loan Arrear Fee> 7 days (Instalment amount per month)	
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	
Duplicate Statement Fee	\$5.00 per page computer printout
Opinion Fee:	
Local	\$25.00 +out of pocket expenses
Overseas	\$50.00 +out of pocket expenses
Modification in Terms & Conditions	\$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
Documents Discharge	
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
Settlement fee	
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
Data Bureau Service Charges /CIRA	
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	Reviewed	
	\$ 22.50 - Business Credit Information	
Cash handling charges (Applicable for overdraft account only)		
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.	
Cheque Book Charges		
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable	
Cheque Holding charges		
For overdraft Accounts only	\$15.00 per instrument per working day	
Other Charges		
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)	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	