



Annexure: II

Circular No. BGGB: HO: PLN: 1: 22

Dated: 01.04.2019

Notice to Customers

Dear Customer/s,

Please note that bank Service charges

w.e.f. 01.04.2019

as per Annexure I.

The details are also available on our website
"www.bggb.in"

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005

0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrb.co.in, website – www.bggb.in



Circular No. BGGGB: HO: PLN: 1: 22 Dated: 01.04.2019

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST									
1.	<p>Ledger folio Charges (System)</p> <p>Transaction Charges (System)</p>	<p>Applicable to CA , & CC, OD (excluding loan against banks own deposits)</p> <p>- Current Accounts ₹ 100/- per 25 entries. Free folio allowed p.a. based on Av. Cr. bal. as follows: <table border="0"> <tr> <td>Av. Cr. Bal (₹)</td> <td>-</td> <td>Free folios</td> </tr> <tr> <td>Up to ₹ 1 lac</td> <td>-</td> <td>2</td> </tr> <tr> <td>Above ₹ 1 lac</td> <td>-</td> <td>All Free</td> </tr> </table> <p>NOTE: For A/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page. Ledger folio charges to be recovered on quarterly basis.</p> <p>Savings Bank Accounts For SB A/cs No folio charges - However not more than 50 debits per half year should be allowed in SB a/c and in case the number of debits exceeds 50 a service charge of ₹ 15/- per debit exceeding 50 be charged. If the number of debits exceed -24- per half year in accounts opened under SB 124. a service charge of ₹ 02.50 will be debited.</p> <p>BGGGB Super Saving Account No folio charges up to 100 debits per half year for BGGGB Super Saving A/Cs. ₹ 15 per debit will be exceeding 100 debits per half year. Following transactions are excluded. 1. Standing Instructions 2. Transactions through ADC incl. ECS 3. Auto sweep, system generated (service charges, interest etc.) Transaction charges to be recovered on half yearly basis at the time of half-yearly closing.</p> </p>	Av. Cr. Bal (₹)	-	Free folios	Up to ₹ 1 lac	-	2	Above ₹ 1 lac	-	All Free
Av. Cr. Bal (₹)	-	Free folios									
Up to ₹ 1 lac	-	2									
Above ₹ 1 lac	-	All Free									
2.	a) Charges for issue of Duplicate Statement / Pass Book (System)	<p>Individual: First Pass Book free ₹ 80/-- per Pass Book / Statement with latest balance only. Charges for previous entries (if required) ₹ 60/- per ledger page or part thereof.</p> <p>Non- Individual- ₹ 150/- per Pass Book / Statement with latest balance only. Charges for previous entries (if required) ₹ 150/- per ledger page or part thereof.</p> <p>Note: For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.</p>									
	b) Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR (Manual)	<p>For Acknowledgement ₹ 50/- For Duplicate TDR ₹ 150/-</p>									
3.	Cheque Book Issuance Charges (System)	<p>Savings Banks A/c In SB Accounts of individuals -40- leaves will be free in a financial year. Thereafter Personalized and non-personalized cheque book ₹ 4.00/- per cheque Leaf</p>									
		<p>Current/CC/OD 1st cheque book is free and subsequent cheque book @ ₹ 4.00/- per leaf for CTS/MICR/NON MICR cheque books. Note: 1st Cheque book means cheque book of 50 leaves.</p>									

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bgggb.in



BARODA GUJARAT GRAMIN BANK

(Sponsored & Wholly Owned by Govt. of India, Govt. of Gujarat & Bank Of Baroda)



Reaching to Unreached

વડોદરા ગુજરાત ગ્રામીણ બેંક

(भारत सरकार, गुजरात सरकार एवं बैंक ऑफ बड़ोदा का सम्पूर्ण स्वामित्व)

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST										
4.	Opening & Maintenance of minimum balances (System)	Current Accounts Individual / Non Individual Rural / Semi-Urban – ₹ 1,000/-* Urban – Metro – ₹ 5,000/- * * Quarterly Average Balance										
	(System)	Savings Bank Accounts. Rural / Semi-Urban Opening of Account – Min. ₹ 500/- Maintenance of minimum balance Quarterly Average Balance- – ₹ 500/-* Urban / Metro Opening of Account – Min. ₹ 1000/- Maintenance of minimum balance Quarterly Average Balance – ₹ 1000/-* BGGB Super Saving Account Minimum Balance - ₹ 15000/- Minimum Balance Charges on QAB ₹ 1000+ S.T. per qtr. on QAB										
		Addition: BGGB Basic Savings Bank account - Zero balance										
5.	Charges for not maintaining minimum balance (System)	Current Account Urban/Metro Quarterly Average Balance of ₹ 5000/- is not maintained - ₹ 500/- per quarter Rural/Semi Urban Quarterly Balance of ₹ 1000/- not maintained - ₹ 250/- per quarter										
	(System)	SB Accounts Rural / Semi-Urban ₹ 100/- per quarter Urban / Metro ₹ 200 per quarter. Charges will be levied as under <table border="0"> <tr> <td>Rural/Semi-Urban</td> <td>Metro/Urban</td> </tr> <tr> <td>If QAB is in the range</td> <td>If QAB is in the range</td> </tr> <tr> <td>250 - 499 - 50%</td> <td>500 - 999 - 50%</td> </tr> <tr> <td>100 - 249 - 80%</td> <td>250 - 499 - 80%</td> </tr> <tr> <td>Below 100 - 100%</td> <td>Below 250 - 100%</td> </tr> </table> BGGB Basic Savings Bank Account - NIL	Rural/Semi-Urban	Metro/Urban	If QAB is in the range	If QAB is in the range	250 - 499 - 50%	500 - 999 - 50%	100 - 249 - 80%	250 - 499 - 80%	Below 100 - 100%	Below 250 - 100%
Rural/Semi-Urban	Metro/Urban											
If QAB is in the range	If QAB is in the range											
250 - 499 - 50%	500 - 999 - 50%											
100 - 249 - 80%	250 - 499 - 80%											
Below 100 - 100%	Below 250 - 100%											
		NOTE : If required Quarterly Average Balance is not maintained, any concessions sanctioned must										
6.	Addition / Deletion of names in Joint Accounts / Change in operational instructions (including Lockers) (Manual)	₹ 100/- per occasion. No charges for deletion of name on account of death of customer in joint A/c.										
7.	Nomination (Manual)	First time nomination free. Modification / Change in nomination - ₹ 50										
8.	Charges for Standing Instructions (System)	No charge within the bank ₹ 50/- per transaction plus applicable remittance charges in case of credits for outside the branch whether in same city or other cities plus actual postage charges										

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
 0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in





Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
9.	Charges for inability to carry out standing instructions due to insufficient balance in the account (System)	₹ 100/- per occasion.
10.	Charges for Stop Payment instructions (Per instrument) (System)	S.B. - ₹ 100/- per instrument CA./CC./OD - ₹ 200/- per instrument
	In case of loss of complete blank cheque book (System)	In case of loss of complete blank cheque book Max. ceiling as below: Savings Bank - ₹ 300/- C.A./C.C./OD - ₹ 500/-
11.	Charges for Cheque returned unpaid –(Inward) Clearing / Transfer (System)	Up to ₹ 1 lac - ₹ 125/- Above ₹ 1 lac to less than ` 1 crore - ₹ 250/- For ₹ 1 crore and above - ₹ 500/- Cheque return due to technical reason – not at the fault of customer - No charges
	(System)	Cheque (drawn on us) returned (Outward Return) – (Financial Reason) Up to ₹ 1 lac - ₹ 250/- Above ₹ 1 lac to less than ` 1 crore - ₹ 500/- For ₹ 1 crore and above - ₹ 750 per instrument In case Bank remains out of funds ; actual interest @ 2.00% over BPLR rate is to be charged extra For other reasons - ₹ 250/- For technical reasons- not at the fault of customer- No charges
		NOTE: 1. For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque. 2. The interest is to be credited to P/L Interest Received A/C (others). 3. No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions. 4. Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges
12.	Incidental charges for inoperative accounts (System)	A) Inoperative Savings Bank a/cs. i) Account maintaining stipulated minimum balance - Nil ii) No penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained - As stipulated by RBI. Approved by EMC vide agenda item J-2 dated 10.07.2014
	(System)	For inoperative Current Account - Nil charges for inoperative current account Branch should endeavor for making inoperative A/Cs into operative by follow up.
13.	Charges for issuance of Balance Certificate, at the request of customer. (System)	₹ 75/- per certificate (for individuals) ₹ 150/- per certificate (for others)
14.	Charges for issuance of Interest Certificate, at the request of customer (System)	First certificate free. Additional ₹ 100 per copy

HEAD OFFICE

 101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
 0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in

BARODA GUJARAT GRAMIN BANK

(Sponsored & Wholly Owned by Govt. of India, Govt. of Gujarat & Bank Of Baroda)

**बड़ौदा गुजरात ग्रामीण बैंक**

(भारत सरकार, गुजरात सरकार एवं बैंक ऑफ बड़ौदा का सम्पूर्ण स्वामित्व)

Reaching to Unreached

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
15.	Penal Charges for late payment of installments in R.D.A/cs. (System)	₹ 2/- per pm per ₹ 100/-
16.	Premature closure of A/cs – (within a year) (System)	SB A/c No charges if the account is closed within 14 days of first customer induced credit into the account. if account is closed due to death of Account Holder. ₹ 200/- if account is closed beyond above time but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts). BGGGB Super Saving Account - ₹ 500/-
	(System)	Current Account Individual : ₹ 250/- Others : ₹ 500/-
	(System)	RD/ YSJY A/c Individual : ₹ 100/- Others : ₹ 150/- Closure of Account (all types of account) due to death of Account Holder – No Charges
17.	Issue of Solvency Certificate (Manual)	Non-commercial – ₹ 200 per lac Commercial – ₹ 200 per lac. - Min. ₹ 1000/ - Max. ₹ 15000/- NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500 Issuance of above certificate to staff members for educational loan of their children: NIL
	Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual)	₹ 1000/- per certificate
18.	Opening accounts with restrictive operations (System)	Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification ₹ 500/- Savings Bank Account ₹ 100/-
19.	Allowing operations in an a/c through a) Power of Attorney b) Mandate (Manual)	One time charges at the time of acceptance / modification of instructions. Savings Bank Accounts - ₹ 300/- Current, Cash Credit, Over Draft Account - ₹ 500/-
20.	Change of authorized Signatory including reconstitution of A/c. (System)	Current, Cash Credit, Over Draft Account - ₹ 250/- per change
21.	Copy of original of cheque / DD (paid by the Bank) (Manual)	₹ 100 up to 6 months old record Rest - ₹ 250

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bgggb.in





SECTION III

COLLECTIONS

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Collection of outstation cheques (By sending cheques physically) a) Through our bank's branches (System)	CHARGES MANDATED BY RBI w.e.f. 30.03.2012 Up to ₹ 5,000/- - ₹ 25/- Above ₹ 5,000/- and up to ₹ 10000/- - ₹ 50/- Above ₹ 10,000/- to ₹ 1/- Lac - ₹ 100/- ₹ 1 Lac to ₹ 5 Lac - ₹ 200/- ₹ 5 Lac to ₹ 10 Lac - ₹ 225/- Above ₹ 10 Lac - ₹ 250/- Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.
	b) Direct through other banks i.e. instruments drawn at a center where we have no branch. (System)	Above Charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS /NEFT to other bank.
2.	Cheques collected through our branch for another bank (System)	For Immediate credit of outstation cheques -- Our usual collection charges should be recovered in full
	Outstation Cheque return charges (System)	50% of collection charges
	Collection of other Banks deposits / receipts on maturity (Manual)	If proceeds are invested in FD for a minimum period of 1 year then no charges. Else flat - ` 50/-
3.	Collection of Bills (Clean / Doc.- Demand & Usance) a) Applicable to IBCs (System)	Bills for Amount : Up to ₹ 100000/- - ₹ 12- Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-.
		Above ₹ 1 lac up to ₹ 10/- lacs ₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/- Above ₹ 10/- Lacs ₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- & Max. ₹ 12,000/- Postage/Courier is to be recovered on actual basis in higher multiple of ₹ 5/-
	b) Applicable to OBCs (System)	Bills for Amount Up to ₹ 100000/- - ₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/- Above ₹ 1/- lac - ₹ 9/- per ₹ 1000/- & up to ₹ 10/- lacs or part thereof subject to a min. of ₹ 1000/- Above ₹ 10/- lacs - ₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in





Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
4.	Handling charges for bills returned unpaid. Local Outstation (System)	₹ 100/- per instrument 50% of the collection charges subject to a min. ₹ 200/- Note: Postage/courier is to be recovered on actual basis in higher multiple of ₹ 5/-.
5.	Charges for presentation of usance bills (System)	₹ 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.
6.	Change of original instruction in respect of OBC/IBC e.g. a) Delivering free of payment b) waiving 'c' form etc c) Allowing rebate d) Extending time for retirement (System)	₹ 100/- per request

Section IV

REMITTANCES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Issuance of DD/BC (System)	Individual Up to ₹ 5000/- : ₹ 50/- Above ₹ 5000/- to ₹ 1 lac : ₹ 3/- per thousand or part thereof. Minimum ₹ 50/- Maximum ₹ 300/- Above ₹ 1 lac : ₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-
	(System)	Non- Individual Up to ₹ 5000/- - ₹ 50/- Above ₹ 5000/- to ₹ 1 lac: - ₹ 3/- per thousand or part thereof. Minimum ₹ 50/- maximum ₹ 300/- Above ₹ 1 lac : - ₹ 5/- per thousand or part thereof. Minimum ₹ 500/- Maximum ₹ 15000/- Note : i) At par issuance of DD/Bankers' cheque in respect of loan sanctioned by the branch and payment is made directly to the suppliers. ii) Discretion to reduce/waive charges vested with Regional Manager on case to case basis upon recommendation of the branch subject to half- yearly review - keeping in view the value of the account.



HEAD OFFICE

401-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in



Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST															
2.	Cancellation of DD/ Bankers' cheque and/or issue of fresh DD/ Bankers' cheque in lieu of lost one. (System)	Individual & Non Individual: Up to ₹ 500/- Nil Above ₹ 500/- ₹ 100/- per instrument. In case of lost instrument, Up to ₹ 500/- ₹ 20/- Above ₹ 500/- ₹ 200/- per instrument															
	DUPLICATE DD (System)	Individual & Non Individual- Up to ₹ 500/- - ₹ 50/- Above ₹ 500/- - ₹ 250/- per instrument															
3	Against tender of cash for any mode of remittance (System)	50% plus higher charges over floor rates															
4.	Remittance of fund through RTGS (Through Cheque) As per RBI circular RBI/2011-12/166-DPSS(CO)RTGS No. 388/04/04/.002/2011-12 dated 05.09.2011 (System)	With effect from 23.05.2016 (As per RBI circular RBI/2015-16/306 DPSS (CO) RTGS No. 1926/04.04.002/2015-16 dated 04.02.2016 (A) On all RTGS Transactions (INWARD)- -- NIL															
		<table border="1"> <thead> <tr> <th>Transaction</th> <th>₹ 2 Lacs to ₹ 5 Lacs</th> <th>Above ₹ 5 Lacs</th> </tr> </thead> <tbody> <tr> <td>8 to 11 hrs</td> <td>25/-</td> <td>50/-</td> </tr> <tr> <td>After 11 hrs to 13.00 hrs</td> <td>27/-</td> <td>52/-</td> </tr> <tr> <td>After 13.00 hrs to 16.30 hrs</td> <td>30/-</td> <td>55/-</td> </tr> <tr> <td>After 16.30 hrs.</td> <td>30/-</td> <td>55/-</td> </tr> </tbody> </table>	Transaction	₹ 2 Lacs to ₹ 5 Lacs	Above ₹ 5 Lacs	8 to 11 hrs	25/-	50/-	After 11 hrs to 13.00 hrs	27/-	52/-	After 13.00 hrs to 16.30 hrs	30/-	55/-	After 16.30 hrs.	30/-	55/-
Transaction	₹ 2 Lacs to ₹ 5 Lacs	Above ₹ 5 Lacs															
8 to 11 hrs	25/-	50/-															
After 11 hrs to 13.00 hrs	27/-	52/-															
After 13.00 hrs to 16.30 hrs	30/-	55/-															
After 16.30 hrs.	30/-	55/-															
5	Remittance of fund through NEFT through cheque/cash (System)	A) NEFT Transactions (INWARD) Nil B) NEFT Transactions (OUTWARD) - Up to ₹ 1 lac - - Nil Above ₹ 1 lac- to ₹ 2 lacs - ₹ 15/- per transaction Above ₹ 2 lacs - ₹ 25/- per transaction															
6	Payment of Fixed deposit to other bank (Manual)	Remittance charges as applicable plus out of pocket expenses CLARIFICATIONS: The powers for granting concessions / waiver in respect of remittances charges are as under. a) In case of borrowal accounts the waiver / reduction in charges will be decided by the sanctioning authority of the advance a/c (not below the rank of Regional Manager). Thus, for advances sanctioned / reviewed under the discretionary lending powers of the branch then the waiver/reduction will have to be referred to the Regional Manager. Wherever waiver / concession in remittance charges are sought in an advance account, the credit proposal must mention about the same giving proper justification, overall yield in the account and benefit accruing to the branch. To make it abundantly clear, we mention that for credit proposals falling within OR beyond the sanctioning /review powers of the Branch head and containing recommendation for granting waiver/concession in remittance charges to the party then the powers to grant such concession/waiver will rest with the respective Regional Manager and above. For credit limits beyond the sanction powers of the Regional Manager, such concession / waiver in remittance charges in borrowal accounts shall be considered by the concerned sanctioning authority i.e. HOCC/ HOGMCC-V/HOGMCC-IV / RMCC-V/RMCC-IV/ Board as the case may be.															



HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggbb.in



		<p>b) In case of accounts other than borrowal accounts the charges can be waived / reduced, keeping in view the value of the account , as under.</p> <p>1. The branch should submit the proposal to the Regional Manager, on case to case basis, along with its recommendations for due consideration- subject to half yearly review.</p>
--	--	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

SECTION – V

MISCELLANEOUS SERVICES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Safe Custody Charges (Manual)	<p>Sealed Covers: ₹ 350/- per cover per annum or part thereof.</p> <p>Sealed boxes – ₹ 3000/- per box per annum (size 200 cubic inch)</p> <p>Bank's own Deposit Receipt : No charges</p>
2.	Attestation of customer's signature (Manual)	<p>₹ 100/- per instrument / occasion.</p> <p>In case of joint A/c. - ₹ 150/-</p>
3	Inquiries relating to old records. (Manual)	<p>Up to 3 months : free</p> <p>3 to 12 months old : ₹ 100/- per item.</p> <p>Above 12 months : ₹ 300/- per item</p>
4	To ascertain fate of local cheques lodged in clearing, at the request of the customer.	Free under CTS.
5	Photo Attestation (Manual)	₹ 100/- per photo / occasion
6	Cash Handling Charges-FOR CASH DEPOSIT (Applicable to base branch and also to Local Non-base CBS branches) (System)	<p>Total cash deposited at Base and Non-base branch (local and outstation)</p> <p>a. Savings Bank accounts (excluding Financial Inclusion accounts)</p> <p>Cash Deposit- First -10- transaction per month- (excluding Alternate Channel transaction) - Free of charge</p> <p>Beyond -10- transaction (excluding Alternate Channel transaction) - ₹ 50/- per transaction</p> <p>(In case of cash aggregating ₹ 50000/- or more deposited with the bank during any one day , customer is required to quote his/her PAN or submit form 60)</p>
7		<p>b. For CA/OD/CC/Other Accounts:</p> <p>Cash Deposit Up to ₹ 50000/- Or Up to 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher - free of charge per day</p> <p>Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ₹ 10/- per packet or a part thereof. (Min. ₹ 10/- , Maxi. ₹ 10000/-)</p> <p>Regional Manager have been authorized to reduce / waive the cash handling charges on case to case basis on the merit of each case as per Administrative powers</p>

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940,2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggbb.in





**SECTION – VI
LOCKER SERVICE CHARGES**

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST		
		Class of Locker	Semi-Urban/ Rural	Metro/Urban
1	LOCKER CHARGES	Small	900	1500
		Medium	1200	1600
		Large	1500	2500
		NOTES : 1. In case of breaking open of the locker, ₹ 1000/- to be recovered as incidental charges over and above actual cost incurred for the same. 2. Penalty for late payment of locker rent (from the due date) be levied as under: -Where annual locker rental is overdue - ₹ 500/- for first -3- months and thereafter - ₹ 100/- p.m. When the rent is paid in advance for -3- years 10% discount may be allowed to General Public. For Staff /Ex-staff- concession of 50% in rent CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – ₹ 100/- PER OCCASION (FOR GENERAL PUBLIC) Rent in advance can be accepted for maximum three years only		

SECTION – VII

INTER-SOL CHARGES:-

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1	CBS Operations Inter-SOL charges (A) CASH DEPOSIT (Inter- SOL) (System)	A) CASH DEPOSIT (Outstation) Local Non-base branches Cash handling charge as applicable to base branch. Outstation - Non Base Branch In case of Savings Bank account, first -10- (ten) transactions per month at base branch and non-base branches are free of charge. Above -10- transactions charges will be levied as under. For SB Accounts - ₹ 50 per transaction. (For ₹ 50000/- and above PAN is required to be submitted as per requirement of Income Tax) CA/CC/OD/others Cash deposit upto ₹ 50000/- per day per account is free of charges, thereafter in excess of ₹ 50000/-, service charges will be levied at ₹ 2.50 per thousand or part thereof.
	(B) CASH WITHDRAWAL (Inter-SOL) (System)	First five transactions free per month (excluding withdrawals from ATM) thereafter charges of ₹ 100/- per transaction. However, Maximum withdrawal allowed at outstation branch is ₹ 50000/- per day to the account holder only will continue
		Note: 1. Inter SOL cash payments to third parties is totally withdrawn 2. Per day per transaction limit of ₹ 50000 /- is fixed for cash withdrawal by drawer by self cheque (through withdrawal up to ₹ 25000/- SB Account without cheque book facility) at Non Base CBS branches irrespective of nature of accounts. Passbook should accompany with Withdrawals.

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in





Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
	(C) FUND TRANSFER (Inter-SOL) (i) Transfer of funds within the same clearing area through cheque.	C) FUND TRANSFER (Inter-SOL) Transfer of funds through cheque amongst the customers of CBS branches will as under: Free of charge transfer of funds through cheque irrespective of any amount.
	(ii) Fund Transfer amongst CBS branches: a)- Transfer of funds outside the clearing area through cheques drawn on any of our CBS branches. (System)	Free of charge transfer of funds through cheque irrespective of any amount.
	b) Funds transfer amongst CBS branches through collection of outstation cheques drawn on our CBS branches. (System)	Free of charge transfer of funds through cheque irrespective of any amount.
	c) Funds transfer through payment of cheque drawn on our outstation CBS branches received through clearing.	NIL Mandated by RBI under Speed Clearing charges. (In such cases, charges are levied on Payee by presenting bank as per RBI guidelines)
	(iii) Transfer of Funds for certain specific transaction. (System)	Periodical Transfer of funds through Inter-SOL from one account to another within the Bank (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. No charges (ii) Advances/Borrowal A/cs: From one account to any other account of same organization. When debit balances are transferred on the same day No charges
	(D) COLLECTION OF CHEQUES (Inter-SOL) (i) Collection of Local cheques Through clearing by local non-base branches	Free of charge.
	(ii) Cheque collected Through outstation non-base branches drawn on other Banks within clearing area of that center.	Free of charge.

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in





Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
	E) SPEED CLEARING 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) (System)	RBI mandated charges w.e.f. 30.03.2012 Up to ₹ 1/- lac – SB A/c. - NIL Others - ₹ 20/- Above ₹ 1 lac to ₹ 5 lac - ₹ 175/- Above ₹ 5 lac to ₹ 10 lac - ₹ 200/- Above ₹ 10 lac - ₹ 225/-

SECTION-VIII

GENERAL

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

SECTION IX

EXEMPTIONS / CONCESSIONS IN SERVICE CHARGES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Defense Personnel (Manual)	Only the following concessions in service charges be extended to Defense Personnel, Paramilitary Personnel, Ex-Servicemen and Central Industrial Security Force (CISF) personnel". a) At par remittance of salary / terminal dues. b) At par remittance to family up to ₹ 50,000/- per month and onetime remittance for payment of school / college fees in a year. Out of pocket expenses to be recovered. c) At par custody of WILLS. Normal concessions as applicable to other customers in respect of collection of outstation cheques up to ₹ 5,000/- at a time.

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940,2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bgggb.in





Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
2.	Ex-servicemen / widows of Ex-Servicemen, war widows, disabled service personnel (Manual)	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.
3.	Donations to PM / CM's Relief Funds (Manual)	I. At par collection of cheques favouring the fund. II. Free remittances favouring these funds.
4.	Teachers Employed in Government Run Schools /Central Schools (Manual)	I. Free discounting of salary bills / cheques up to ₹ 25000/-. II. At par collection of salary bills.
5.	Blind/Disabled/ Physically Handicapped Persons and Institutions set up for their benefit (Manual)	I. At par collection of cheques. II. Free Remittances. Conditions : a) Institutions should be exempt from payment of Income Tax. b) Free Remittances to be allowed only against debit to account and Not Against Cash. c) In all cases, the Branch Manager should satisfy with the eligibility
6.	Proceeds invested in Time Deposit including NRIs (Manual)	a) At par remittance of maturity proceeds of Time Deposits as well as periodical interest to another branch. b) At par collection of cheques issued as per court orders for investment in Time Deposits.
7.	Government Sponsored Schemes (Manual)	At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).
8.	District Rural Development Agencies etc. (Manual)	i) At par collection of cheques deposited by DRDA, ii) No exchange should be charged for Issue of DDs to DRDA
9.	NRI Customers (Manual)	At par collection of rupee drafts issued by exchange companies and correspondent Banks. i) Rupee drafts should have been issued by exchange companies and correspondent Banks or Foreign Offices of any Indian / Foreign Bank or Exchange Companies maintaining accounts with our Bank or any other Bank in India. ii) Drafts should be payable through rupee accounts maintained at branches in India nominated by the Banks.
10.	Senior Citizens (Manual)	Free remittance facility to be allowed by debit to S.B. A/c. maintained by Sr. Citizens for personal uses. At par collection of cheques in the name of Sr. Citizens (the A/c holder)
11.	Physically Challenged Persons (Divyang) (Manual)	Waiver of collection charges for physically challenged persons (who have suffered loss of use of hand/hands & or leg/legs) including Visually impaired /blind person for instruments up to ₹ 50,000/- at par collection.

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bgggb.in





Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST																												
12.	Staff Members (Manual)	<p>Staff Members</p> <ul style="list-style-type: none"> - Ex-Staff Members - Joint Accounts of staff members with close relatives (Same Rules as for deposit A/Cs- Name of staff /ex staff as principal account Holder.) i) No service charges for various transactions including issuance of cheque book, Regeneration of Debit Card Pin, Net Banking Password etc., and other service charges unless otherwise specified to the contrary. <p>Conditions for Ex-staff Members:</p> <p>a) He/she should be able establish his/her identity as an ex-staff member of our Bank.</p> <p>b) He/she should not be gainfully employed.</p>																												
13	Waiver of Service Charges (All types of service charges given in the circular) (Manual)	<p>Regional Heads are given discretion to waive /give concession wherever indicated. The powers for waiver of charges if any are given in Discretionary Administrative Powers circulated vide circular no. BGGG:HO:PLN:1:20 dated 1.4.2019</p> <p>NOTES:</p> <ul style="list-style-type: none"> - Valued customers should be decided by Branch Manager based on business/ social consideration. - No concession is to be allowed on locker rent. - Each concession/waiver to be given based on the merit of the case considering the overall cost benefit analysis. - The Regular concessions / waiver will be reviewed on yearly basis. However, the branches may review the same earlier if situation so warrants. - Branch / Regional Office should keep a record of concessions granted in a register separately for different areas of banking services and it should be got verified by the Regional Head during his visit to the branch. 																												
		<p>SPECIMEN OF REGISTER:</p> <p>For all concessions in all services</p> <table border="1"> <tr> <td>1</td> <td>Sr. No.</td> <td>8</td> <td>Amount of concession</td> </tr> <tr> <td>2</td> <td>Date</td> <td>9</td> <td>%age to normal charges</td> </tr> <tr> <td>3</td> <td>Name of customer</td> <td>10</td> <td>Justification for concession/waiver</td> </tr> <tr> <td>4</td> <td>A/c Type No.</td> <td>11</td> <td>Initials of Branch Manager</td> </tr> <tr> <td>5</td> <td>Details of the Transaction</td> <td>12</td> <td>Details of /Approval of Regional Manager</td> </tr> <tr> <td>6</td> <td>Normal charges as per guidelines</td> <td>13</td> <td>Date</td> </tr> <tr> <td>7</td> <td>Actual charges</td> <td></td> <td></td> </tr> </table>	1	Sr. No.	8	Amount of concession	2	Date	9	%age to normal charges	3	Name of customer	10	Justification for concession/waiver	4	A/c Type No.	11	Initials of Branch Manager	5	Details of the Transaction	12	Details of /Approval of Regional Manager	6	Normal charges as per guidelines	13	Date	7	Actual charges		
1	Sr. No.	8	Amount of concession																											
2	Date	9	%age to normal charges																											
3	Name of customer	10	Justification for concession/waiver																											
4	A/c Type No.	11	Initials of Branch Manager																											
5	Details of the Transaction	12	Details of /Approval of Regional Manager																											
6	Normal charges as per guidelines	13	Date																											
7	Actual charges																													
		<p>There should be prior sanction of concession. The powers for reimbursement of charges if any are given in Discretionary Administrative Powers</p> <p>Proper records should be maintained by sanctioning authority and Branch for concessions at one place/ Register as per format given as above</p>																												



HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggg.in



SECTION XI

MORTGAGES & RETAIL ASSET (AS ADVISED BY CONCERNED VERTICAL)

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1	Home loan and Home Improvement (Manual through MENU-HLFACR)	One Time Charges 0.50% of Sanctioned Amount - Min. ₹ 3000/- Max. ₹12000/- Takeover of Home loan 0.50% Sanctioned Amount Min. ₹ 3000/- Max. ₹12000/-
	Baroda Additional Assured Advance (AAA) (Manual through MENU-HLFACR)	Repairs/Maintenance 1% of Sanctioned Amount Min. ₹ 1000/- 0.25% of the loan amount Minimum: ₹ 1000/- (upfront) Maximum ₹ 6000/-
	Takeover of Home Loan (Resident/ NRI / PIOs) (Manual through MENU-HLFACR)	Takeover of Home loan 1% Sanctioned Amount Min. ₹ 1000/- Max. ₹ 12000/-
2	Car loan (Manual through MENU-HLFACR)	Car Loan: up to ₹ 10,00,000/- - 01.00% of Loan amount - Minimum: ₹ 2,000/- Above ₹ 10,00,000/- - 00.50% of Loan amount - Minimum: ₹ 10,000/-
3	Two wheeler loan (Manual through MENU-HLFACR)	Two Wheelers: ₹ 1000/- Lump sum
4	Education Loan (Manual through MENU-HLFACR)	Education Loan Study in India – Nil Study Abroad - 1.00% of Loan amount (maximum ₹ 10,000/) will be recovered upfront which will be refundable on availment (first disbursement) of loan. 1. A non-refundable Lump sum amount ₹ 7,500/- per property (towards Advocate and Valuer charges) will be taken upfront in case of all Education Loan accounts, wherever property is mortgaged. 2. No Mortgage creation charges for all types of Education Loans.
5	Mortgage Loan (Manual through MENU-HLFACR)	Loan: (One Time only) 1% of Loan amount with Maximum ₹ 75,000/- Minimum: ₹ 5,000/- (upfront)** Over Draft: Up to ₹ 3.00 Crores: 0.35% of limit with maximum: ₹ 75,000/- Above ₹ 3.00 Crores: 0.25% of the limit without any Maximum. Minimum: ₹ 7,500/- (upfront)** ** The above charges considered as if only one property is offered as security. If two or more properties are offered as security, ₹ 7,500/- per additional property would be applicable as upfront charges in addition to normal charges as mentioned above.
6	Personal loan (Manual through MENU-HLFACR)	2% of Loan amount Minimum: ₹ 1000/- Maximum: ₹ 10,000/-
7	Trader loan (Manual through MENU-HLFACR)	Up to ₹ 2,00,000/- ₹ 1000/- Lump sum Above ₹ 2,00,000/- 00.25% of Loan/OD amount - Minimum: ₹ 2,000/- ** ** The above charges considered as if only one property is offered as security. If two or more properties are offered as security, ₹ 2,000/- per additional property would be applicable as upfront charges in addition to normal charges as mentioned above.

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bgggb.in





Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
8	Loan to Doctors (AROgyADHAM) (Manual through MENU-HLFACR)	0.35% of Loan amount (One Time for T.L.) Minimum - ₹ 1000/- Maximum - ₹ 2,00,000/-
10	Ad-hoc /Excess Sanctions	0.20% of Loan amount Maximum ₹ 10,000/- Upfront Charges: ₹ 7,500/-
11	Baroda Advance Against Gold Ornaments/Jewellery (Manual through MENU-HLFACR)	0.50% of Loan Amount.
12	Baroda Advance Against Securities (NSC/KVP, LIC Policy)	₹ 500/- (No other Charges)
		No processing/ documentation charges for Loan/Overdraft against bank's own deposits.
		No charges on Review / Renewal in case of Term Loan / Demand Loan accounts.
		For Overdrafts accounts, processing charges are on per annum basis

SECTION XII

DEBIT CARD RELATED CHARGES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1	ECS failure (System)	₹ 100/- per occasion As per operations ₹ 288
2	ECS Mandate verification (System)	₹ 100/- per occasion.
3	Debit card Charges (Annual Fee) (System)	Free for first year and then @ ₹ 100/- p.a.
	Additional Cards (System)	Free for first year and then @ ₹ 100/- p.a.
	ATM Transactions at ATM of other than BOB's ATM (India) (System)	₹ 10/- for every transactions
	Card Replacement charges (in India) (System)	₹ 200/- per replacement.
	Pin Generation (System)	₹150/- per regeneration.
4	SMS alert charges – SB Accounts SMS alert charges – Other than SB accounts (System)	₹ 15/- per quarter
		₹ 25/- per quarter
5	Charge Slip retrieval charges (System)	₹ 400/- per replacement

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in





Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
6	Surcharges for Rail Tickets and Petrol/ Fuel / Gas Stations (System)	2.50% of transaction amount or ₹ 10/- whichever is higher
7	Surcharges for payments at certain Colleges, Universities, Professional Schools & Junior Colleges and for payments of certain Government Services (System)	1.00 % of transaction amount

SECTION XIII

AGRICULTURE ADVANCES

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	Processing charges for Agriculture advances up to ₹ 10.00 Lacs (Manual)	Nil
2.	Processing charges for loans up to ₹ 2.00 Lacs under Priority Sector (Manual)	Nil
3.	Inspection charges for Agricultural Advances up to ₹ 10.00 Lacs (Manual)	Nil
4.	Inspection charges for crop loan (Manual)	Nil

Section XVI

ADVANCES

Sr. No.	AREA OF BANKING SERVICE	Proposed service charges excluding G.S.T	
		Govt. Sponsored Scheme	Others
1.(a)	(A) Processing Charges (As & when required through GCHRG)	Up to ₹ 50,000/- Above ₹ 50,000 /- to up to ₹ 2,00,000 /- Above ₹ 2,00,000 /- to up to ₹ 1,00,00,000 /- (PS & NPS) Above ₹ 1,00,00,000 /-	NIL NIL NIL NIL
			₹ 500/- 00.50% of Loan Min. ₹ 500/- 00.25% of Loan Min. ₹ 1,000/- 00.20% of Loan Min. ₹ 25,000/- Max. ₹ 5,00,000/-

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940,2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in





Sr. No.	AREA OF BANKING SERVICE	Proposed service charges excluding G.S.T										
	b) Commitment Charges (Fund based facilities)	<p>Commitment charges will be levied in case of non-utilization / underutilization of working capital limits for advance account with fund based working capital limits of ₹ 100 lacs (One crore) and above.</p> <p>Where average utilization is 60% and above of the limit or as indicated in QIS statement, no commitment charges to be recovered separately.</p> <p>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, as per existing guidelines.</p>										
	(c) Commitment Charges (Non-Fund based facilities)	<p>Commitment charges will be levied in case of non-utilization / underutilization of Non-Fund based credit facilities with limits of ₹ 100 lacs (One crore) and above @ of 0.25% p.a. for the unutilized portion.</p> <p>Where average utilization is 60% and above of the limit or as indicated in QIS statement, no commitment charges to be recovered separately.</p>										
2.	GUARANTEES Commission on inland guarantees. (System)	<p>₹ 150/- + 00.75% of Guarantee Amount per quarter or part thereof</p> <p>Guarantee against 100% Cash Margin or FDR</p> <p>₹ 150/- + 00.50% of Guarantee Amount per quarter or part thereof</p>										
3.	Refund for guarantees tendered for cancellation before the expiry date. Extended period of validity of guarantee due to restraints imposed by Court Orders at the instance of constituents from meeting their obligations to beneficiaries, when guarantees are invoked.	<p>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)</p> <p>EXTENSION OF GUARANTEE: At the above rates as in point no. 7 above calculated for the extended period (inclusive of claim period).</p>										
4.	Charges for carrying out inspection of securities charged to the bank (for other than retail loans) (As & when required through GCHRG)	<table border="0"> <tr> <td>Up to ₹ 2,00,000/-</td> <td>₹ 250/-</td> </tr> <tr> <td>Above ₹ 2,00,000 /- to up to ₹ 20,00,000 /-</td> <td>₹ 500/-</td> </tr> <tr> <td>Above ₹ 20,00,000 /- to up to ₹ 1,00,00,000 /-</td> <td>₹ 1,000/-</td> </tr> <tr> <td>Above ₹ 1,00,00,000 /- to up to ₹ 5,00,00,000 /-</td> <td>₹ 3,000 /-</td> </tr> <tr> <td>Above ₹ 5,00,00,000 /-</td> <td>₹ 5,000 /-</td> </tr> </table> <p>In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered.</p>	Up to ₹ 2,00,000/-	₹ 250/-	Above ₹ 2,00,000 /- to up to ₹ 20,00,000 /-	₹ 500/-	Above ₹ 20,00,000 /- to up to ₹ 1,00,00,000 /-	₹ 1,000/-	Above ₹ 1,00,00,000 /- to up to ₹ 5,00,00,000 /-	₹ 3,000 /-	Above ₹ 5,00,00,000 /-	₹ 5,000 /-
Up to ₹ 2,00,000/-	₹ 250/-											
Above ₹ 2,00,000 /- to up to ₹ 20,00,000 /-	₹ 500/-											
Above ₹ 20,00,000 /- to up to ₹ 1,00,00,000 /-	₹ 1,000/-											
Above ₹ 1,00,00,000 /- to up to ₹ 5,00,00,000 /-	₹ 3,000 /-											
Above ₹ 5,00,00,000 /-	₹ 5,000 /-											



HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bggb.in



Sr. No.	AREA OF BANKING SERVICE	Proposed service charges excluding G.S.T								
5	<p>Issuing of NOC of all types like granting NOC for ceding parri passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC / Exchange of parri passu letter in consortium accounts.)</p> <p>Revision of Repayment schedule in respect of TL/DL</p> <p>Fee for opening / operating Escrow / TRA A/Cs. (Trust & Retention A/c.)</p>	<p>A/cs. With limit Up to ₹ 25 lacs – ₹ 500 Above ₹ 25 lacs – ₹ 5000</p> <p>A/cs. With limit Up to ₹ 10 lacs – ₹ 250 Above ₹ 10 lacs up to ₹ 1 cr. – ₹ 2000 Above ₹ 1 cr. – ₹ 5000</p> <p>No Charges for repayment reschedulement for Agricultural advances.</p> <p>Our share in limits: Up to ₹ 5 cr. – ₹ 100000 > ₹ 5 cr and up to ₹ 10 cr. – ₹ 200000 > ₹ 10 Cr. – ₹ 500000</p> <p>The captioned charges are applicable for opening/ pertaining ESCROW/TRA A/Cs(Trust & Retention</p>								
		<p>A/C) to be recovered per annum. Periodicity of collection of above fees is annually.</p> <p>(In respect of CDR accounts, charges to be as per CDR guidelines)</p>								
	Modification Charges	<p>Present Rate of recovery of modification charges is as under :</p> <table border="1"> <thead> <tr> <th>Limit</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Up to ₹ 1.00 Cr</td> <td>₹ 5000</td> </tr> <tr> <td>₹ 1.00 Cr to ₹ 10.00 Cr</td> <td>₹ 15000</td> </tr> <tr> <td>Above ₹ 10.00 Cr</td> <td>₹ 25000</td> </tr> </tbody> </table> <p>We enumerate the illustrative instances of Modification in “Terms & Condition of sanctions” to be effected at the request of the borrower where this charge will be levied :-</p> <p>(i) Substitution of Collateral (ii) Release of Personal Guarantee/ Collateral Security (iii) Interchangeability of limits (iv) Release/ Substitution of Personal Guarantee/Collateral Security (v) Change in Project/ items of machinery (vi) Ceding of charges on Assets (vii) Repayment of Loans/ Deferment of Loan instalments (viii) Approvals for mergers & amalgamations (ix) Any other miscellaneous credit related approvals. (x) Modification in Rate of Interest</p>	Limit	Amount	Up to ₹ 1.00 Cr	₹ 5000	₹ 1.00 Cr to ₹ 10.00 Cr	₹ 15000	Above ₹ 10.00 Cr	₹ 25000
Limit	Amount									
Up to ₹ 1.00 Cr	₹ 5000									
₹ 1.00 Cr to ₹ 10.00 Cr	₹ 15000									
Above ₹ 10.00 Cr	₹ 25000									
	Revalidation of Sanction	<p>a) Working Capital - 25% of the applicable processing charges. b) Term Loan - 25% of the applicable upfront charges.</p>								

HEAD OFFICE

101-A, B.N. Chambers, 1st Floor, Opp. Welcome Group Hotel, R.C. Dutt Road, Alkapuri, VADODARA-390005
0265-2310940, 2310950, 2310960, Email – ho@barodagujaratrrb.co.in, website – www.bgggb.in

