

## FEES AND CHARGES FOR DIFFERENT PRODUCTS AND SERVICES W.E.F 01-07-2024

(1) Savings Bank Account	Amount
Minimum Balance Required to open account without cheque book facility	SCR200
Minimum Balance Required to open account with cheques book facility	SCR500
Minimum Balance Required to open account by expatriates With/without cheques book facility	SCR500
Bank card	FREE
Cheque returned for insufficient funds	SCR500
Lost/ Replacement of Bank Card.	SCR100
Balances below specified amount i.e R200/-(without cheque book)& R500/-(with cheque book)	SCR50 p.m
Maintenance of Dormant a/c* (*When account is not operated for -2-years)	No charge
Cash Transaction at the counter	FREE
Unauthorized O/D (not allowed)	24%p.a on overdrawn account
Cheque Books	50 pages SCR175, 100 pages SCR250
Closing Charges	NIL
Duplicate statement	SCR10 per page
<b>(2)Current Account(Individual and Business)</b>	
Minimum Balance Required to open account	SCR5000/-
Current a/c Closure charge	No charge
Cheque books	50 pages SCR175, 100 pages SCR275

(7)Documentary Credits (Outwards)	Amount
Notification	No charge
Acceptance	0.50%minUSD40
Confirmation	No charge
Negotiation	0.50%minUSD40
Opening/ Transferring	2%p.q minSCR400
Drawing/verification of documentation	SCR100
Amendment	2% of increased amount, min. SCR250.
Shipping guarantee	SCR500
Telex/ Fax/ Swift sent at client's request	SCR125
<b>(8) Loan and Advances Fees</b>	
Business O/D & loans - fresh	1% min SCR300
Business O/D & loans – Renewal	1% min SCR300 max SCR50000
Commitment Charges on O/D	1% p.a. of Undrawn amount (Applicable if quarterly average utilisation of limit is less than 60% of sanctioned Limit) Applicable Quarterly
<b>Processing Charge for adhoc/Excess</b>	2% of the amount sanctioned
Personal loan -On Sanction	1% MinSCR400 MaxSCR1000
Home loan: upto SCR 1.5 Mn	SCR 2500 For first home acquirer and 0.25% for others
Above SCR 1.5 Mn	0.50% of loan amount

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Cheque returned for insufficient funds	SCR500
Temporary Overdraft	24% p.a on overdrawn account
Maintenance of Dormant a/c* (*When account is not operated for-1- year)	Nil
Stop payment of cheque (per leaf)	SCR100
Automated transfers	FREE
Balances below R5000	SCR100 p.m
Maintenance fee(half yearly)	SCR100
Ledger Fee (only for SCR accounts)	SCR 2 Per entry
Cash Transaction at the counter	FREE
Duplicate statement charge	SCR20 per page
<b>(3)Foreign Currency Current Account</b>	
Minimum Balance Required to open Foreign currency account	
a) For salary A/c	<b>Equivalent to USD 25</b>
b) For others	<b>Equivalent to USD 100</b>
Inward transfers received from banks	No charge
Maintenance of Dormant a/c	No charge
Foreign currency account maintenance	<b>Non-Individuals (Per month)</b> USD, EUR & GBP – USD 5, EUR 5 and GBP 5 respectively
	<b>Individuals (Per month)</b> USD, EUR & GBP – USD 1, EUR 1 and GBP 1 respectively
Transfer within branch -Same Customer -Other Customer	No charge SCR 10
Through online Mode	Free
Cash withdrawal	No charge

Car loan - On sanction	1% MinSCR300
Review/Renewal	SCR100
Loan against SCR denominated FDR	SCR 500 for loan upto SCR 1 Mn SCR 1000 for loan above SCR1 Mn
Loan/OD against Foreign currency FDR (Fresh)	0.25% of Loan amount with Min SCR500
OD against Foreign currency FDR (Review)	1000 SCR
<b>C/F Loan &amp; Advance Fees, Processing Fee Amendment to loan contracts/agreement</b>	For Loan upto SCR 1 Mn : SCR1500 For loan above SCR 1 Mn : SCR5000
Detail of loan repayment	No charge
Pre-mature closure	No charge
Part-repayment (require rescheduling)	No charge
Prepayment charge: Loan in SCR currency Loan in Fgn currency	NIL 2% on prepayment amount
Overdue penal interest	2%p.a on overdue amount
Legal Fee(as charged by the lawyers)	Actual
Loan - cancellation of agreement (pre-disbursement)	SCR500
Loan Eligibility Letter	SCR300
No Dues / no commitment Letter	SCR 100
<b>(9)Guarantees, Bonds, indemnities etc.</b>	
Immigration Guarantee/bond/indemnities.	1% p.a Min R500p.a
Financial Guarantee	2%p.a
Performance Guarantee	0.5%p.a
<b>(10)Bill for Collection(Inward and Outward)</b>	

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Cash deposit	No charge		Inward (documentary)	1%minimum SCR350+SCR300 transmission cost
Local cheque collection	USD5		Inward (clean)	USD 30
Cheque book 50pages(Current Account))	USD15		Holding bill beyond due date	SCR250/-
<b>(4)Fund Transfers</b>			Outward(sight/tenor)	0.25%,minUSD20
<b>Local Payments</b>			Tracer to charges	SCR200
Fund transfer through SEFT (Manual / Over the counter)	<b>SCR 20</b>		Courier Charges	Actual
Fund transfer through SWIFT (for any amount)	SCR 75		<b>(10)Miscellaneous</b>	
Banker's cheques	<b>SCR 50</b>		Bank audit report to company's auditors	Balance confirmation only-SCR100, with other detailsSCR200
<b>Foreign Payments</b>			Status report for customers	SCR100
SWIFT/ TT ( in case currency/country differs)	0.25% of amount transferred		Safe custody / Locker	Small – SCR1200 p.a. Medium-SCR2000 p.a., Large – SCR3000 p.a.
	Min-SCR 150 - Max of SCR 750 plus applicable correspondent Bank Charges		Loss of wallet/ Locker key	SCR5000 plus actual labour charges
<b>Transfer to India in INR through Rapid Funds to India ( against ) USD/EUR/GBP Upto SCR 50000</b>	SCR 60 (Only through branch) SCR 75 (Through Branch) SCR 60 (Online Mode)		Attestation of documents	SCR100 per document
<b>More than SCR 50000</b>	SCR 90 (Only through Branch) Free Remittance in case both the remitter and beneficiary have an account with Bank of Baroda		Foreign currency Fixed Deposit Premature Closure	No Interest Payable on premature closure of Foreign Currency Fixed Deposit. Penalty Fee: Penalty of 1% of Deposit Amount per annum calculated on the period between the pretermination date and maturity date.
Inward Swift	Free* (*Correspondent charges may apply on actual basis)		Monthly Statement over Email	Free
Foreign Drafts	SCR400		SMS Alerts	Free
Cancellation / Revalidation of draft	SCR100		<b>(11) Internet Banking Facilities</b>	
<b>(5)Standing Orders</b>	No charges		<b>Transaction based</b>	Free of cost

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Current a/c & Savings a/c(Internal transfer)	No Charges
Current a/c & Savings a/c(External payment) EFT	SCR20/-
Current a/c & Savings a/c(Exter. payment) SWIFT	SCR75/-
New standing order set up for external remittance.(One time)	SCR25
Unpaid due to insufficient funds	SCR 100
<b>(6)Documentary Credits (Inwards)</b>	
Opening/ Establishment of LC	2% min. R300 p.q.> 3 months at Pro Rata basis
Advising/ Notification	No charge
Negotiation	1% subject to minUSD50
Confirmation	No charge
Amendment	2% of increased amount, min. R250.
Transferring of LC	No charge
Acceptance	1% min. R250
Under other credits	No charge
Commission on Payment	No charge
Commission on Issuance	No charge
Verification of documentation, collection	No charge
Telex/Fax/ Swift sent at client's request	SCR125

<b>(12) Debit card</b>	
First card issuance	Free
Regeneration of PIN	Free
Reissuance of lost card	SCR150
<b>(13)Abbreviations</b>	
p.m - Per Month	<b>PLR---9.25% W.E.F. 01-10-2021</b>
a/c - Account	<b>FOR MORE INFORMATION PLEASE VISIT YOUR BRANCH OR CALL ON TEL:4673914,4673915,4673900</b>
max - Maximum	
LC - Letter of Credit	
p.a - Per Annum	
Fgn - foreign	