

ANNEXURE-A

REVISED BANKING SERVICE CHARGES

PART-A CHEQUE/CHEQUEBOOK RELATED CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEEs Rs.
1	SYSTEM	Issue of MICR cheque- SB (Only Multi City/CTS-2010 Standard Cheques will be issued)	15 leaves free on A/c Opening Thereafter	15 leaves ₹3.54/- per cheque leaf 30 leaves ₹3.54/- per cheque leaf 45 leaves ₹3.54/- per cheque leaf 60 leaves ₹3.54/- per cheque leaf
2	SYSTEM	Issue of MICR cheque- CA / CC/OD(Only Multi City/CTS-2010 Standard Cheques will be issued)	15 leaves free on A/c Opening Thereafter	15 leaves ₹3.54/- per cheque leaf 30 leaves ₹3.54/- per cheque leaf 45 leaves ₹3.54/- per cheque leaf 60 leaves ₹3.54/- per cheque leaf
3	SYSTEM	Cheque Returned charges – (for insufficient fund only)	No charges levied if cheque returned unpaid due to technical reason.	₹236/-
4	SYSTEM	Stop Payment Instructions		₹118/- Per cheque up to 5 cheque Thereafter ₹5.90 per cheque
5	MANUAL	Record-copy of the cheque		₹59/- Per Instrument

PART-B ACCOUNT RELATED CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEEs Rs.
6	SYSTEM	Quarterly Average Balance (QAB) Non Maintenance Charge Current Account (All segments)	For Current A/c Minimum Balance required Rs.3000/-	₹236/- Per Quarter For Non-Maintenance of Minimum Balance
7	SYSTEM	Quarterly Average Balance (QAB) Non Maintenance Charge Saving Account (All segments)	For Saving A/c Minimum Balance required Rs.500/- (Not applicable to Baroda Dairy Members)	₹118/- Per Quarter For Non-Maintenance of Minimum Balance
8	SYSTEM	Account Closure	Account closure before 12 months(A/c transfer not included)	₹177/-
9	MANUAL	Addition / Deletion of names in Joint Accounts/Change in operational instructions (including Lockers)	Not applicable for deletion of name on account of death of customer in joint A/c.	₹236/-
10	SYSTEM	SMS Alert Charges	All accounts except members of milk society. (SMS charges for members of milk societies are to be decided by chairman)	₹20/- Per Quarter

PART-C CASH RELATED CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEEs Rs.
11	SYSTEM	Interbranch Cash Transaction Charges (Not applicable to Advances account)	Cash Withdrawal/ Deposit up to Rs.50,000/- per day	NIL
			Cash Withdrawal/Deposit Above Rs.50,000/-	₹ 2.36/- Per Thousand
12	ALL	Cash Handling Charges :Applicable only For UCB	Up to Rs.500000/- In a single day	NIL
			Above Rs.500000/- In a single day	₹0.59/- Paise Per 100 Piece of any denomination.

PART-D FUND TRANSFER RELATED CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEES Rs.
13	SYSTEM	NEFT	Rs. 1 to 10,000/-	₹ 2.50/-
			Rs. 10,000/- to 1,00,000/-	₹ 5/-
			From Rs.1,00,001/- to Rs.2,00,000/-	₹15/-
			Above Rs.2,00,000/-	₹30/-
14	SYSTEM	RTGS	From Rs.2,00,000/- To Rs.5,00,000/-	₹25/-
			Above Rs.5,00,000/-	₹50/-
15	SYSTEM	Issue of Demand Drafts/bankers Cheques/Cheque drawn on the other bank (Not applicable to Term Loan account)	Upto Rs.10000/-	₹50/-
			Above Rs.10000/- To Rs.100000/-	₹5.90/-Per Thousand Part Thereof(Minimum Rs.50/- & Maximum Rs.300/-)
			Above Rs.100000/-	₹5.90/-Per Thousand Part Thereof(Minimum Rs.300/- & Maximum Rs.12000/-)

PART-E MISCELLANEOUS CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEES Rs.
16	MANNUAL	Duplicate pass book /Statement	For Duplicate Passbook	₹59/-
			For Duplicate Statement	₹5.90/- Per Page
17	MANNUAL	Signature Verification		₹59/-
18	MANNUAL	No dues Certificate	Only for Non-Lonee Customer	₹59/-
19	MANNUAL	Enquiry relating to old records	More than 13 months old	₹7/- Per Page
20	SYSTEM	Revalidation / cancelation / issuance of duplicate draft / bankers cheques/ cheque drawn on the other banks	Draft / Bankers cheque / drawn on the other banks	₹59/- Per Instrument
Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEES Rs.
21	MANNUAL	Nomination	Modification / Change in nomination	₹236/-
22	MANNUAL	Penalty on late payment of installment on RD account		₹2.50/- Paisa Per 100 Per month
23	MANNUAL	NACH-ECS Mandate		₹236/-
24	MANNUAL	Duplicate FD Issue		₹59/-
25	MANNUAL	Locker Visit Charges (All sizes)	24 visits free in a year	₹59/- Per Visit
26	MANNUAL	Issue of Solvency Certificate		₹118/- Per Lakh

ANNEXURE-B

DIGITAL BANKING SERVICE CHARGES W.E.F.

SR NO	MODE	CHARGE	DESCRIPTION	AMOUNT
1	SYSTEM	ATM CARD ANNUAL FEE		₹177
2	SYSTEM	ADDITIONAL CARD FEE		₹236
3	SYSTEM	ATM CARD REPLACEMENT FEE		₹236
4	SYSTEM	ATM PIN REPLACEMENT FEE		₹60
5	SYSTEM	OTHER BANK ATM TRANSACTION CHRGES	Free Financial & Non-Financial Transaction 5 Per Month Thereafter	Financial- ₹20
				Non-Financial- ₹10

ANNEXURE- C

Loan Department - Loan Processing Fee & Charges

- (i) **CIC Charges - Per Applicant**
(ii) **Loan Processing Fees as per below**

SR	SUB_PRODUCT_NAME	Processing Charges	
		Upto 5 Lakh	Above 5 Lakh
(A)	(I) GOLD LOAN (LIMIT -2 LAKH)	300	-
	(II) SHORT TERM-NON AGRI	300	1000
(B)	(I) MT AGRI LOAN	1000	1500
	(II) MT NON AGRI LOAN	1500	2000
(C)	(I) CASH CREDIT AGAINST PROPE -@	Loan Amt of 0.50%	
	(II) HYPOTICATION TRADERS CC -@		
	(III) LTNA COMM PROPERTY		
	(IV) MTNA LOAN AGNST PROPERTY		
	(V) LTNA EDUCATION LN ABROAD		
	(VI) LTNA HOUSING FIXED RATE		
	(VII) LTNA HOUSING FLOATING RAT		
(D)	(I) PROJECT LOAN FOR SOC/PACs/INSTITUTE/APMC	AS PER BoD Approval	
(E)	(I) OTHER THEN ABOVE	1000	1500

Note: Manual Base Charges (GST Included)

@At the time of Renewal in CC(CC against Property/HPCC/HP Tranders CC) Rs.1500/- Processing Fees applicable