

ANNEXURE-A
REVISED BANKING SERVICE CHARGES
PART-A CHEQUE/CHEQUEBOOK RELATED CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEES Rs.(Including GST)
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 Thereafter ₹5.90 per cheque
5	MANNUAL	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./-	₹118/- 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/-

PART-C ACCOUNT RELATED CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEES Rs.
9	MANNUAL	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.	₹59/-
10	MANNUAL	SMS Alert Charges	Not applicable to Baroda dairy Members	₹35.40/- Half Yearly basis

PART-D CASH RELATED CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEES Rs.
11	SYSTEM	Interbranch Cash Transaction Charges (Not applicable to Advances account)	Cash Withdrawal up to Rs.50,000/- per day	NIL
			Cash Withdrawal/Deposit Above Rs.50,000/-	₹2.36/- Per Thousand
12	MANNUAL	Interbranch Cash Transaction Charges (Not applicable to Advances account) Interbranch Cash Transaction Charges (Not applicable to Advances account)	Cash Deposit up to Rs.50,000/- per day	NIL
			Cash Deposit Above Rs.50,000/-	₹2.36/- Per Thousand
13	MANNUAL	Cash Handling Charges :Applicable only For UCB	Up to Rs.500000/- In a single day	NIL
			Above Rs.500000/- In a single day	₹0.29/- Paisa Per 100 Piece of any Denomination

PART-E FUND TRANSFER RELATED CHARGES

Sr No.	MODE	SERVICES	DESCRIPTION	COMMISSION/FEES Rs.
13	SYSTEM	NEFT	Up to Rs. 1,00,000/-	₹5.9/-
			From Rs.1,00,001/- to Rs.2,00,000/-	₹17.70/-
			Above Rs.2,00,000/-	₹35.40/-
14	SYSTEM	RTGS	From Rs.2,00,000/- To Rs.5,00,000/-	₹35.40/-
			Above Rs.5,00,000/-	₹59/-
15	SYSTEM	Issue of Demand Drafts/bankers Cheques/Cheque drawn on the other bank (Not applicable to Term Loan account)	Upto Rs.10000/-	₹59/-
			Above Rs.10000/- To Rs.100000/-	₹5.90/-Per Thousand Part Thereof(Minimum Rs.60/- & Maximum Rs.300/-)
			Above Rs.100000/-	₹5.90/-Per Thousand Part Thereof(Minimum Rs.300/- & Maximum Rs.12000/-)

PART-F 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-Lonnie Customer	₹59/-
19	MANNUAL	Enquiry relating to old records	More than 13 months old	₹5.90/- Per Page
20	SYSTEM	Revalidation / cancelation / issuance od duplicate draft / bankers cheques/ cheque drawn on the other banks	Draft / Bankers cheque / drawn on the other banks	₹59/- Per Instrument
21	MANNUAL	Nomination	Modification / Change in nomination	₹59/-
22		Penalty on late payment of installment on RD account		₹2.95/- Paisa Per 100 Per month
23	MANNUAL	NACH-ECS Mandate		₹59/-
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		₹59/- Per Lakh

**ANNEXURE-B
DIGITAL BANKING SERVICE CHARGES W.E.F.**

SR NO	MODE	CHARGE	DESCRIPTION	AMOUNT(Including GST)
1	SYSTEM	ATM CARD ANNUAL FEE		₹118
2	SYSTEM	ADDITIONAL CARD FEE		₹200
3	SYSTEM	ATM CARD REPLACEMENT FEE		₹200
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
Effective from July 2022 (Manual Basis)

TYPE	SUB PRODUCT CODE	DESCRIPTION	Processing Charges		No Due Certi (Including GST)	Statement of Account [DUPLICATE] (Including GST)	CIBIL Charges (Including GST)	Balance Certifi (Once in a Year Free thereafter) (Including GST)
			Upto 5 lacs (Including GST)	Above 5 lacs (Including GST)				
6251	1000	COMPUTER LN KGPG	100	NA	50	50	NA	50
6251	6000	GOLD LOAN	100	NA	50	50	NA	50
6232	3000	MT AGR TRACTOR IND	500	1000	50	50	150	50
6232	5000	MT AGR DRIP IRRIGATION IND	500	1000	50	50	150	50
6232	5070	MT AGR PUMP SET IND	500	1000	50	50	150	50
6232	2010	MT AGR GODOWN IND	500	1000	50	50	150	50
6232	3030	MT AGR 2WHEELER IND	300	NA	50	50	150	50
6232	3010	MT AGR 4WHEELER IND	1000	1500	50	50	150	50
6232	3020	MT AGR TEMPO IND	1000	1500	50	50	150	50
6232	1030	MT AGR LOAN SOC (OTHER)	500	1000	50	50	NA	50
6232	1040	MT AGR TRACTOR SOC	500	1000	50	50	NA	50
6232	2000	MT AGR GODOWN SOC	500	1000	50	50	NA	50
6232	8000	MT AGR JLG LN PACS	100	NA	50	50	NA	50
6232	8020	MT AGR JLG LN OTH	100	NA	50	50	NA	50
6252	5020	MTNA BREED FARM EMU	500	1000	50	50	150	50
6252	1020	MTNA CONSUMR DURBL	300	500	50	50	150	50
6252	7050	MTNA NSC/KVP	500	1000	50	50	NA	50
6252	7060	MTNA LN AGST LIC-POLICY	500	1000	50	50	NA	50

625 2	3000	MTNA 2WHEELER IND	300	NA	50	50	150	50
625 2	3010	MTNA 4WHEELER IND	1000	1500	50	50	150	50
625 2	3030	MTNA VEHICLE SOC	1000	1500	50	50	NA	50
625 2	5030	MTNA MACHINARY LN	1000	1500	50	50	150	50
625 2	2010	MTNA GODOWN OTH	500	1000	50	50	150	50
625 2	8010	MTNA JLG LN PACS	100	500	50	50	NA	50
625 2	8030	MTNA JLG LN OTH	100	500	50	50	NA	50
625 2	3050	MTNA CONSO GNFC-1 (AMONIA)	NA	NA	50	50	NA	50
625 2	3060	MTNA VADO SUGAR TERM CONSOR	NA	NA	50	50	NA	50
625 3	2030	LT RURAL HOUSING IND (AGRI)	1500	2500	50	50	150	50
625 3	2010	LT OTHER HOUSING IND	1500	2500	50	50	150	50
625 3	2060	LTNA CTURBAN HOUSING IND	1500	2500	50	50	150	50
625 9	5000	STNA CM GRAMODAY YOJNA (MMUY)	100	NA	50	50	NA	50
623 2	1050	MT AGR DAIRY FARM	500	1000	50	50	150	50
623 2	5080	MT AGR MILCH ANIMAL LN 4 WOOMEN	300	500	50	50	150	50
623 2	5090	MTAGR BD MILLCH ANIMALS	NA	NA	50	50	150	50
623 2	5110	MTAGR PACS AS MSC NABARD	NA	NA	50	50	NA	50
625 2	5050	MTNA INFRA LN	1500	2500	50	50	NA	50
625 2	5060	MTNA SOLAR PANEL IND	300	NA	50	50	150	50
625 2	5070	MTNA SOLAR PANEL SOC	500	1000	50	50	NA	50

625 2	1040	MTNA EXCISE LOAN SUGER	NA	NA	50	50	NA	50
625 2	1050	MTNA SOFT LOAN SUGER MIL.	NA	NA	50	50	NA	50
625 2	1060	MTNA WCT LOAN VADO SUGAR	NA	NA	50	50	NA	50
625 2	7010	MTNA LOAN AGAINST PROPERTY	1500	2500	50	50	150	50
615 0	7000	CASH CREDIT AGAINST PROPERTY	1500	2500	50	50	150	50
615 0	1070	HYPOTICATIO N TRADERS CC	1500	2500	50	50	150	50
		OTHER ADVANCE	500	1000	50	50	150	50

નોંધ:-

★ ઉપરોક્ત સદર સર્વિસ ચાર્જસમાં જી.એસ.ટી.નો સમાવેશ કરવાનો રહેશે. ★ શાખાએ હેડ ઓફિસમાં ચેક વસુલાત અર્થે (૬૭-એ) ના પોસ્ટેજ તથા કમિશન ચાર્જસ ગ્રાહક પાસેથી વસુલ કરવાના રહેશે નહિ. ★ બેન્કની મોબાઈલ એપ્લિકેશન દ્વારા કરવામાં આવતા ડીજિટલ ટ્રાન્ઝેક્શન પર ચાર્જ વસુલ કરવાના રહેશે નહીં. ★ સીબીએસ સીસ્ટમની ઉપલબ્ધતા મુજબ કપાત કરવા પાત્ર ચાર્જસ સીસ્ટમ આધારીત કે મેન્યુઅલ ધોરણે કરવાના રહેશે.

ઉપરોક્ત પ્રમાણે બેન્ક દ્વારા વસુલ કરવામાં આવતા સર્વિસ ચાર્જ તથા કમિશન વિગેરેની રજુ કરેલ માહિતી તથા અન્ય બેંકો દ્વારા વસુલ કરવામાં આવતા સર્વિસ ચાર્જની માહિતી વિસ્તૃત પણે ચર્ચા વિચારણા કરતાં ઉપરોક્ત એનેક્સર- એ મુજબ સર્વિસ ચાર્જસ અન્ય ફેરફાર ન થાય ત્યાં સુધી વસુલ કરવા સર્વાનુમતે ઠરાવવામાં આવે છે અને વધુમાં બેન્ક સાથે સારો ધંધાકીય વ્યાપ તેમજ બેન્કીંગ વ્યવહારોને ધ્યાને લઈ સદર સર્વિસ ચાર્જસ માંથી યોગ્ય છુટછાટ આપવા ચેરમેનશ્રીને અધિકાર આપવામાં આવે છે. સદર રીવાઈઝડ સર્વિસ ચાર્જસનું અમલીકરણ સત્વરે કરવા જણાવવામાં આવે છે.

