

<div><div><div></div><div>بنك بارودا</div><div>Bank of Baroda</div><div>India's International Bank</div></div></div>							
Annexure 2 : Schedule of Charges for Non-Individual Customers of Bank of Baroda, UAE Branches (w.e.f. 03.04.2024)							
Amount in AED (if otherwise not specified)							
Sr.	Description of Charges	General Current Account (CA101)	Premium Current Account (CA 106)	Offshore Current Account (CA108)	Gold Current Account (CA109)	Platinum Current Account (CA111)	Flexi-Desk Current Account (CA112)
Deposit Segment							
		Charges	Charges	Charges	Charges	Charges	Charges
1	Minimum Balance to be maintained*	10,000 (MAB*)/ 3,000 (MAB*) for Other currency	100,000(DCB)*/ 30,000 (DCB)*in USD	50,000 (MAB*)/ 15,000 (MAB*) for Other currency	50,000 (MAB*)/ 15,000 (MAB*) for Other currency	2,000,000 (MAB*)/ 500,000 (MAB*) for Other currency	25,000 (MAB*)/ 10,000 (MAB*) for Other currency
2	Minimum balance charge per month	AED 200 / Other 50	AED 500 / USD 200	AED 500 / Other 200	AED 500 / Other 200	AED 1,000 / Other 400	AED 500 / Other 200
3	Account Maintenance Charges	NIL	NIL	100	NIL	NIL	NIL
4	Inward Cheque Return Charges	300	200	NA	300	300	300
5	Outward Return Charges	NIL	NIL	NIL	NIL	NIL	NIL
6	Special Clearing outward	200	200	200	200	200	200
7	Issuance of Banker Cheque	50	30	50	30	NIL	50
8	Revalidation/Cancelation of Banker Cheque	50	30	50	30	30	50
9	Issuance of Demand Draft	50 plus SWIFT charges	30 plus SWIFT charges	50 plus SWIFT charges	30 plus SWIFT charges	NIL only SWIFT charges	50 plus SWIFT charges
10	Cancelation of Demand Draft	50 plus SWIFT charges	20 plus SWIFT charges	50 plus SWIFT charges	20 plus SWIFT charges	NIL only SWIFT Charges	50 plus SWIFT charges
12	Delay in submission of renewed KYC documents(EID / Trade License)	NIL	NIL	NIL	NIL	NIL	NIL
Cheque Book Issuance - first 6 months 10 leaves thereafter 50 leaves							
13	Cheque book issuance charges	AED 2 per leaf	AED 2 per leaf	N/A	AED 2 per leaf	NIL	AED 2 per leaf
14	Customised Chequebook issuance charges	Actual Charges	Actual Charges	N/A	Actual Charges	Actual Charges	Actual Charges
15	Cheque stop payment charges(police report required)	200	100	N/A	100	NIL	200
16	DDS Setup Charges	50 per Instruction	20 per Instruction	50 per Instruction	20 per Instruction	NIL	50 per Instruction
17	Amendment in DDS Setup Instructions	25	NIL	25	NIL	NIL	25
18	Charges for failure of DDS(Per instance)	25	10	25	10	NIL	25
19	Balance confirmation/interest certificate/ Signature verification	100	50	100	50	NIL	100
20	Release Letter	100	50	100	50	NIL	100
21	No liability Certificate	100	50	100	50	NIL	100
22	Liability letter issued to Govt Dept/Embassies/ Financial Institutions	100	50	100	50	NIL	100
Statement Charges over the counter**							
23	upto last 3 months(once a month free)	25	NIL	25	NIL	NIL	25
24	Beyond 3 months to upto 6 months	25	10	25	10	NIL	25
25	Beyond 6 months to upto 1 year	75	25	50	25	NIL	75
26	Beyond 1 year	100	50	100	50	NIL	100
Investigation of old entries ( Per inquiry )							
27	Up to 3 months	100	20	100	20	NIL	100
28	More than 3 months to less than 1 year	100	20	100	30	NIL	100
29	More than 1 year to less than 3 years	200	100	200	100	50	200
30	More than 3 years to less than 5 years	500	200	300	200	100	500
31	More than 5 years to less than 10 years	1000	500	500	500	200	1000
32	Account Closure Charges ( After 6 months NIL)	500	1000	500	500	1500	1000
33	Revival of Dormant Account	NIL	NIL	NIL	NIL	NIL	NIL
Debit Card Charges							
34	First time issuance	NIL	NIL	NIL	NIL	NIL	NIL
35	Replacing Secret Pin Code (Physical Generation)	25	NIL	N/A	NIL	NIL	25
36	Replacement of lost/ stolen Debit Card	50	NIL	N/A	NIL	NIL	25
37	Cash withdrawal Fees other bank's ATM in UAE Network ( Own ATM free)	2	2	N/A	2	2	2
38	Cash withdrawal Fees other bank's ATM fee-GCC Network	6	6	N/A	6	6	6
39	Cash withdrawal/inquiry Fees other bank'sATM fee-International (VISA)	20	20	N/A	20	20	20
40	Balance inquiry in other bank's ATM in UAE Network ( Own ATM free)	1	1	N/A	1	1	1
41	Balance inquiry in other bank's ATM fee-GCC Network	3	3	N/A	3	3	3
42	International Transaction processing fee(Card Not Present)	2%**	2%**	N/A	2%**	2%**	2%**
43	Copy of Sales Slip	25	NIL	N/A	NIL	NIL	25
44	Charges for cancelation of debit card without a/c closure	25	NIL	N/A	NIL	NIL	25
Remittance Services							
45	Outward fund transfer through FTS through Branch	50	40	50	40	30	50
46	Outward fund transfer through FTS through e-banking/Mobile Banking	2	2	2	2	NIL	2
47	Inward fund credit through FTS through Branch	NIL	NIL	NIL	NIL	NIL	NIL
48	Inward fund transfer through FTS through e-banking/Mobile Banking	NIL	NIL	NIL	NIL	NIL	NIL
49	Outward fund transfer outside UAE (Any Currency) through Branch	100	25	100	30	20	100
50	Inward fund credit from outside UAE ( Any Currency) through Branch	40	NIL	40	NIL	NIL	40
51	Outward fund transfer outside UAE (Any Currency) through e banking/Mobile Banking	20	10	20	10	5	20
52	Cancellation of remittance instruction/recalling of funds remitted	50	30	50	30	20	50
53	Status Investigation Charges	20	10	20	10	NIL	20
54	Exchange House remittance (Underlying per transaction)	1	1	N/A	1	1	N/A
55	Processing of WPS File	Flat AED 30 upto 10 entries thereafter AED 1 per entry	Flat AED 30 upto 10 entries thereafter AED 1 per entry	Flat AED 30 upto 10 entries thereafter AED 1 per entry	Flat AED 30 upto 10 entries thereafter AED 1 per entry	Flat AED 30 upto 10 entries thereafter AED 1 per entry	Flat AED 30 upto 10 entries thereafter AED 1 per entry
Cash deposit at branch counter (Per Deposit)							
56	AED 40,000 AED 200,000 (Upto AED 40,000 NIL)	25	25	N/A	25	25	25
57	More than 200,000 to 1 million	100	100	N/A	100	100	100
58	Above AED 1 million upto AED 2 million	200	200	N/A	200	100	200
59	Above AED 2 million	300	300	N/A	300	150	300
Cash withdrawal at branch counter (Per Withdrawal)							
60	More than 40,000 to 200,000 (Upto AED 40,000 NIL)	25	25	N/A	25	25	25
61	Above 200,000 to 1 million	100	100	N/A	100	100	100
62	Above AED 1 million upto AED 2 million	200	200	N/A	200	100	200
63	Above AED 2 million	500	500	N/A	500	150	500
Intersol Charges ( At branch counter)							
64	Cash Deposit	NIL	NIL	N/A	NIL	NIL	NIL
65	Cash Withdrawal	NIL	NIL	N/A	NIL	NIL	NIL
66	Cheque Deposit(Outward Clearing at branch counter)	NIL	NIL	NIL	NIL	NIL	NIL
	* MAB-Monthly Average Balance / DCB- Daily Closing Balance						
	**This fee is charged in addition to the standard processing fee (approx 1.15%) charged by Visa International and mark-up fee charged by the acquirer, if any. This Visa processing fee includes and is not limited to any transactions in AED, done on overseas-based websites and mobile applications						
	Additional VAT @ 5.00% applicable on all charges						
	For other currencies equivalent amount to be charged.						
Bank of Baroda, UAE is licensed and regulated by the Central Bank of the UAE (CBUAE)							