

ANNEX 2

SCHEDULE OF CHARGES TO NON-INDIVIDUAL ENTITIES FOR BANK OF BARODA UAE BRANCHES (W.E.F 21.03.2021)

AMOUNT IN AED (IF OTHERWISE NOT SPECIFIED)

SN	DESCRIPTION	APPLICABLE CHARGES
DEPOSIT ACCOUNTS (MINIMUM BALANCE TO BE MAINTAINED)		
1	CURRENT ACCOUNT	
	General Current Account (CA101)	10,000* (MAB)/ 1,000 (MAB) for USD/GBP/EURO/CHF
	Premium Current Account (CA106)	100,000 / USD 50,000 (DCB)
	Offshore Current Account (CA108)	50,000 and for USD/EURO/GBP 15,000 (DCB)
	Gold Current Account (CA109)	50,000 (MAB for AED) and 15,000 (MAB) for USD/GBP/EURO
	Platinum Current Account (CA111)	2,000,000 (MAB) and 500,000 (MAB) for USD/GBP/EURO/CHF
	Flexi-desk Current Account (CA112)	50,000 MAB and 15,000 for USD/GBP/EURO/CHF
MINIMUM BALANCE CHARGES (PER MONTH)		
2	General Current Account (CA101)	200
	Premium Current Account (CA106)	AED 500 / USD 250
	Offshore Current Account (CA108)	500
	Gold Current Account (CA109)	150
	Platinum Current Account (CA111)	500
	Flexi-desk Current Account (CA112)	500
ACCOUNT MAINTENANCE CHARGES		
3	Flexi-desk Current Account (CA112)	100 Per Month
CHEQUES RETURNED CHARGES		
4	Outward (financial reasons only)	0
	Inward (financial reasons only)	300
	Special Clearing	As per Central Bank guidelines
DELAY IN SUBMISSION OF RENEWED KYC DOCUMENTS		
5	Trade License	Up to 30 days - NIL, 31 to 60 days - AED 200, 61 days and above - AED 500
	Passport / Emirates ID	Up to 30 days - NIL, 31 to 60 days - AED 100, 61 to 90 days - AED 200, 91 days and above - AED 500
	In addition to the activation charges from the 4th month of the expiry of the document (Every Month)	AED 40 every month

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SN	DESCRIPTION	APPLICABLE CHARGES
6	Issuance of Banker / Manager Cheque	30
	Cancellation of Banker / Manager Cheque	50
CHEQUE BOOK ISSUANCE CHARGES (ISSUANCE AS PER CENTRAL BANK GUIDELINES)		
7	Current Account (CA 101)/Flexi Desk Current Account (CA112)/Offshore Current Account (CA108)	1.25 per leaf
	Premium Current Account (CA106) / Gold Current Account (CA109) / Platinum Current Account (CA111)	NIL
	Offshore Current Account (CA108)	Not Available
	Cheque Stop Payment	200
	Standing Instruction	50 per Instruction
	**SI for more than 2 accounts e.g. In case there is shortage of funds in one A/c, the funds are to be transferred from the other A/c's	BoB to BoB -NIL, BoB to other bank - 25
BALANCE/ INTEREST/ LETTER/ MISC. CERTIFICATE		
8	Misc.	
	'Current Account/Overdraft	100
	Release Letter	100
	No Liability Certificate	100
	Special Current Account	100
	Balance Confirmation Certificate to Auditors	250 per Auditor
	Income Certificate for Immigration purpose	200
	Issuance of letter to Municipality / FZA/ Economic Dept. / Financial Institution for formation of Company	60
STATEMENT CHARGES OTC		
9	Up to last 3 months (Once in a month)	Free
	More than last 3 months up to last 6 months	25
	More than last 6 months up to last 1 year	25
	More than last 1 year up to last 3 years	25
	More than last 3 years	25

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SN	DESCRIPTION	APPLICABLE CHARGES
INVESTIGATION OF OLD ENTRIES		
10	More than 3 months up to 1 year	100 per enquiry
	More than 1 year up to 3 years	200 per enquiry
	More than 3 years up to 5 years	500 per enquiry
	More than 5 years up to 10 years	1,000 per enquiry
	Deposit of Post-Dated Cheques for presentation***	25 per cheque + Charges of Other Banks / Central Bank, if any
11	Counter Transaction Charges	NIL
	A/C CLOSURE CHARGES	
	CURRENT ACCOUNT	
	Closure within 1 year or lesser	500
	Closure after 1 year	100
ATM / DEBIT CARD CHARGES		
12	First time issuance	NIL
	Replacing Secret Pin Code	25
	Replacement of lost/ stolen Debit Card	25
	Copy of Sales Slip	25
	Charges for cancellation of Debit cards without A/c closure	NIL
	Fee for use of another Bank ATM	2 Per Txn
DD/ MT/ TT ISSUANCE IN INR		
13	For DD issued in INR	50
	TT of any amount	100
	Cancellation of DD	50
	ACTION ON DD LOST	
	Up to AED 10,000 (or equivalent)	100
	Above AED 10,000 (or equivalent)	200
	Payment through UAE Central Bank	55

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SN	DESCRIPTION	APPLICABLE CHARGES
REMITTANCE SERVICES		
14	TT Direct Reimbursement	50
	OUTWARD REMITTANCES	
	General Current Account (CA101)	100
	Premium Current Account (CA106)	25
	Offshore Current Account (CA108)	100
	Gold Current Account (CA109)	30
	Platinum Current Account (CA111)	20
	Flexi Desk Current Account (CA112)	350
	Exchange House	AED 1 per each Underlying Transaction
	INWARD REMITTANCES	
	General Current Account (CA101)/Offshore Current Account (CA108)	40
	Premium Current Account (CA106)/Gold Current Account (CA109)/Platinum Current Account (CA111)/Flexi Desk Current Account (CA112)	NIL
	COLLECTION OF CHEQUES SENT TO INDIA (Excluding Postage/ Out of pocket expenses which are to be charged additionally on actual basis #	
15	1. For credit to A/c at India	25
	2. For credit to A/c at Dubai	30
INTER SOL CHARGES		
16	Cash Deposit	50 per Txn for cash deposit of more than AED 100,000 per day (No charges for Gold and Platinum account, Not allowed for Flexi Current account)
	Cash Withdrawal	50 per Txn for cash withdrawal of more than AED 100,000 per day (No charges for Gold and Platinum account, Not allowed for Flexi Current account)
CASH HANDLING CHARGES		
17	Up to AED 1 Million	NIL
	More than AED 1 million up to AED 5 Million	200
	More than AED 5 Million	300

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SN	DESCRIPTION	APPLICABLE CHARGES
SOLVENCY CERTIFICATE		
18	Up to AED 100,000	500
	More than AED 100,000 up to AED 1 Million	2,000
	More than AED 1 Million up to AED 5 Million	2,500
	More than AED 5 Million up to AED 10 Million	5,000
	More than AED 10 Million	7,500
	Sign Verification per document	40
ONLINE INTER BANK FUND TRANSFER IN AED THROUGH E-BANKING		
19	Corporate Customer - Online Inter Bank Fund Transfer in AED	AED 2
OUTWARD BILLS		
20	Documentary	1/8% commission, Min. 100 + SWIFT Charges AED 250 + postage / Courier AED 250 with a maximum of AED 25,000
	Clean	1/8% commission, Min . 100 + postage / Courier AED 250 with a maximum of AED 25,000
INWARD BILLS		
21	Documentary	1/8% commission, Min. 100 + SWIFT Charges AED 250 with a maximum of AED 25,000
	Clean	1/8% commission, Min. 100 + SWIFT Charges AED 250 with a maximum of AED 25,000
FEE OF PAYMENT DOCUMENTS		
22	Issue of delivery Order (in case of Air Shipment pending receipt of Original Bill)	1/8% of commission subject to min. AED 100 & max. AED 1,500
LOCAL/ IMPORT LETTER OF CREDIT		
23	LC establishment Charges LCs up to & including AED 100,000 / -	Commission @ 1/8% PM (Min. Charge 3/8% with Min commission. AED 400
	LCs over AED 100,000/-	Commission @ 1/16% pm with a min of AED 500
	Extension of validity of credit / increase in amount of LC	Commission to be collected at stipulated rates mentioned above based on amounts by which credit is to be increased and period of extension. Min commission AED 225
	Brief Telex / SWIFT Full-Length Telex / SWIFT Courier Charges	250

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SN	DESCRIPTION	APPLICABLE CHARGES
23	Amendment other than extension of validity, increase in amount	AED 200 / - comm + AED 250 / -Swift Charges
	Acceptance under DA LCs Min. Charges for acceptance of bills under LC / Avalization facility earmarking LC	1/8% of accepted Bill. These charges are to be recovered at the time of acceptance. (Min charges - AED 350) In all cases where payment is made after the maturity date of accepted bill, commission @ 1/8% p.m. from the date of actual payment should also be recovered
	Acceptance of documents outside LC / Availisation facility	1/8% of accepted Bill. These charges are to be recovered at the time of acceptance (Min. charges - AED 350) In all the cases where payment is made after maturity date of accepted bill, commission @ 1/8% p.m. from the date of maturity till the date of actual payment should be recoered
	Revolving LC	3/8% commission on original amount +1/8% commission for each reinstatement. Min. AED 500 (Min. com. AED 300)
	Unutilized / Cancelled LC whether full or in part	AED 50 + SWIFT Charges AED 250
	Discrepancy fee under Import LC	USD 100 - (Per document)
	Advising Charges	300
	Amendment Advising Charges	250
	Confirmation charges for each quarter or part there of	1/ 4% Min. AED 625
	Negotiation of bills under Export Letters of Credit	1 /8% Min. AED 500
	Reimbursement charges	750
	Transfer of Export LC	750
	Amendment of export LC	350
	LOT/LOU /LOC	1 % P.A on secured portion & 2.5% P.A on unsecured portion with min. of AED 625 or 3 months commission whichever is higher plus Bill handling charges
GUARANTEES		
24	Performance Guarantees / Bid Bond Guarantees	1% P.A on secured portion & 2.50% on unsecured portion with min. of AED 500 or 3 months commission whichever is higher. (no preferential Interest rate considered on margin money)
	Financial Guarantees/ Advance Payment / Retention Money Guarantees / Standby Letters of Credit (SWIFT charges to be separately charged)	1% P.A on secured portion & 2.5% p.a. on unsecured portion with min. of AED 625 or 3 months commission whichever higher

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SN	DESCRIPTION	APPLICABLE CHARGES
24	Shipping Guarantees	1/8% for invoice value less margin amount with min of AED 500
	Labor Guarantees (fully secured)	1.5% p.a. at the time of issuing guarantee with min.of AED 300 Interest is to be paid on security deposit at card rate.
	Extension of guarantee period / Increase in guarantee amount	Financial Guarantees: 1% on secured portion and 2.50% on unsecured portion with a minimum of AED 650 or 3 months commission, whichever is higher. Other Guarantees: 1% on secure portion and 2.50% on unsecured portion with a minimum of AED 500 or 3 months commission, whichever is higher months commission whichever higher.
	Refund for guarantees tendered for cancellation before the Expiry date.	Portion of Guarantee Commission already recovered be refunded as under: A. No refund for cancellation of guarantee issued for six months. B. 50% of the commission for the unexpired period of guarantee less six months may refunded to be rounded off in nearest months.
ADVANCES		
25	Unit Visit Charges	Clubbed with annual review charges. Not to be recovered separately
	Vehicle Loans (No Concessions)	1% of the loan amount min AED 500 Max 2,500
	PROCESSING CHARGES	
	Vehicle Loans Notified Corporates (No Concessions)	1% of the loan amount min AED 500 Max. 2,500
	TOP Loan Baroda Additional Assured Advance	1% of loan amount with ceiling of AED 25,000
	Loan / Overdraft against property	0.50% of the loan amount AED 1,000 max 25,000
SECURED LOANS / OVERDRAFTS (FRESH)		
26	Against Local Deposit, FCNR Deposit, RIBs / IMDs / LIC/ Review fee of all these facilities	NIL
	Arrangement cum Processing fee for Fresh and RWI (for enhanced portion only) (Fund Based / Non - fund based)	0.75% p.a. on the FB & NFB WC limits subject to minimum of AED 2500 recovered on total amount of limits sanctions.
	Processing fee (Term Loan / Corporate Loan)	1% irrespective of amount (min AED 2,500)
	Revalidation of sanction	25% of the regular processing charges to be recovered Max 10,000
	Review / Review with Increase - WC Limits	1) Upto AED 51.00 million - 0.50 % per annum 2) More than AED 51.00 million up to 75.00 million - 0.35 % per annum with minimum AED 2,60,000 3) More than 75.00 million - 0.25 % per annum with minimum AED 2,75,000

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SN	DESCRIPTION	APPLICABLE CHARGES
26	Review - Term Loans	0.10 % of outstanding Term Loan amount min 2,500 max 10,000
	Adhoc limits (including reschedulement)	0.50% of Ad-hoc amount sanctioned min 2,500 / per occasion
	TOD/ Excess	TOD - 250 for a period not exceeding 14 days. If TOD persists beyond 14 days period, arrangement fee cum processing charges of AED 2,500 per occasion Excess - AED 2,500 per occasion (To be waived for TOD / excess granted onfully secured basis by way of lien on deposits).
	DAUE	AED 250 per occasion
OTHER CHARGES		
27	Interest On Temporary overdrafts	2% over applicable rate / Base Rate
	Documentation Charges: For Secured advances (secured by bank's own deposits)	NIL
	Documentation Charges: For partly secure/ other advances -Limit up to AED 33 Mn	0.10% of loan amount Min. AED 2,500 Max. AED 20,000 for documentation including vetting of the documents
	For partly secure / other advances Limit above AED 33 Mn	Documents to be vetted by advocates/ legal counsel and charges to be borne by the customer/ company
	Modification in Terms and conditions	25% of regular arrangement fee cum processing charges, Max. 20,000 AED per occasion. The charge is applicable in case modification / amendment are considered after acceptance of sanction terms
	Commitment Charges (applicable on half yearly basis)	1. Utilization below 60% of limit: 1% p.a. 2. Utilitization below 25% of limit: 1.50% p.a. It is to be charged on the amount of under utilization below 60%. In case of line of credit, average utilization of non -fund based facility can be assumed as utilization of limits (The periodicity of charges is half yearly)
	TEV Waiver Charges	AED 10,000 flat
28	AIP / Activity Clearance for proposal submitted to corporate office	AED 10,000 (Non - Refundable) to be adjusted with processing charges on sanction of credit proposal.
MISCELLANEOUS		
28	Transguard Charges (for cash Deposit)	AED 125 per Txn
	Status Enquiry/ Bank Report/ Any confidential report	AED 150 for company per report (within UAE) USD 100 (Overseas Bank / branches)

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SN	DESCRIPTION
28	<p>*Minimum Deposit to be maintained as specified per Currency. For multiple Currencies equivalent amount in respective currencies or total amount in any one currency (to be specified by Customer at the time of account opening) shall be required to be maintained.</p> <p>MAB - Monthly Average Balance/DCB - Daily Closing Balance</p>
	<p>** Not to be levied on monthly Installment in RD/ Advances Accounts for repayment. Charges are also to be levied if Standing Instructions are not executed due to insufficient balance</p>
	<p>***No charges if post dated cheques are deposited for placing funds in deposits / repayment of Bank dues by installments.</p>
	<p># - Postage / courier charges AED 250</p>
	<p>The above charges are exclusive of VAT and other taxes.</p>