



BANK OF BARODA (K) LIMITED

SERVICE CHARGES AND FEES WITH EFFECT FROM 01-09-2012

DEPOSITS AND ALLIED SERVICES

S. No.	AREA OF BANK SERVICE	Amount in Kshs. SERVICE CHARGES
1.	LEDGER FOLIO CHARGES.	
	CURRENT & OVERDRAFT ACCOUNTS	
	i) Ledger fee per entry	25/=
	ii) Minimum charges per month	500/=
	SAVINGS BANK ACCOUNT	NIL
	BARODA PERSONAL ACCOUNT	NIL
	Note: 30 entries or part thereof to be treated as one ledger page for accounts maintained on Computers.	
2.	A) CHARGES FOR ISSUE ACCOUNT STATEMENT / PASS BOOK	
	Original Statement / Pass Book	NIL
	Duplicate OR Interim Statement / Pass Book (per folio)	
	i) For Individual	100/=
	ii) Non - Individual	200/=
	Note: (i) 30 entries or part thereof to be treated as one ledger page for accounts maintained on Computers. (ii) Charges to be levied for Statement issued on hard copy or by e-mail.	
	B) CHARGES FOR ISSUE OF DUPLICATE TDR / ACKNOWLEDGEMENT IN CASE OF LOSS OF TDR	500/=
3.	CHEQUE BOOK CHARGES (Per Leaf)	
	CURRENT & OVERDRAFT ACCOUNTS	8.50
	BARODA PERSONAL ACCOUNT	8.50
	Note: Stamp duty / Govt. revenue to be recovered additionally.	
4.	CHARGES FOR NOT MAINTAINING MINIMUM BALANCE. (PREVALENT MINIMUM BALANCE TO BE MAINTAINED AS PER SCHEME)	
	CURRENT & OVERDRAFT ACCOUNTS	500/=
	BARODA PERSONAL ACCOUNT	200/=
	SAVINGS BANK ACCOUNT	NIL
5.	CHARGES FOR STANDING INSTRUCTIONS	
	(i) At the time of acceptance	500/=
	(ii) Execution per instance	100/=
	(iii) Amendment / Stoppage	500/=
	(iv) Inability to carry SI on account of insufficient balance.	1,000/=
6.	CHARGES FOR STOP PAYMENT INSTRUCTION (PER INSTRUMENT)	500/=
	IN CASE OF LOSS OF COMPLETE CHEQUE BOOK (MAXIMUM CEILING AS BELOW)	
	CURRENT & OVERDRAFT ACCOUNTS	2,500/=
	BARODA PERSONAL ACCOUNT	2,500/=
7.	CHARGES ON CHEQUE RETURNED UNPAID	
	i) Inward Return -Cheque deposited with Bank (with us) and Returned Unpaid	500/=
	ii) Outward Return -Cheque (drawn on Bank (on us) returned	
	a) Financial Reasons	2,000/=
	b) Technical Reason	200/=
	iii) For internal transfer cheques- charges to be recovered from the drawer of cheque.	
8.	CHARGES INTERNAL TRANSFER – (per entry - without Cheque Book).	200/=
9.	SALARY PROCESSING	100/=
10.	PREMATURE CLOSURE OF ACCOUNT (WITHIN 1 YEAR OF OPENING)	
	CURRENT & OVERDRAFT ACCOUNTS	1,000/=
	BARODA PERSONAL ACCOUNT	500/=
	SAVINGS BANK ACCOUNT	NIL
	NOTE : No charge for premature closure of account due to the death of the account holder.	
11.	CHANGE OF SIGNATORY INCLUDING RECONSTITUTION OF ACCOUNT (ADDITION DELETION IN JOINT NAME INCLUDING LOCKER)	
	i) For Individual	200/=
	ii) Non - Individual	500/=
	NOTE : No charge for change of name/signatory due to the death of one of the account holder.	
12.	CHARGES ON ISSUANCE OF BALANCE CERTIFICATE (AT REQUEST OF CUSTOMER)	
	i) For Individual	200/=
	ii) Non - Individual	500/=
13.	CERTIFICATION OF DOCUMENT (PER DOCUMENT)	500/=
14.	AUDIT CONFIRMATION / REPORT	2,000/=
15.	INVESTIGATION / QUERY – PER ITEM / RECORD (CHEQUE, DEPOSIT & WITHDRAWAL)	
	i) Upto -1- year.	250/=
	ii) Over -1- year.	500/=
16.	PROVIDING BANKERS / CREDIT OPINION REFERENCE LETTER	
	i) For Individual	500/=
	ii) Non - Individual	1,000/=

LOCKERS

S. No.	AREA OF BANK SERVICE	Amount in Kshs. SERVICE CHARGES
1.	RENT ON LOCKERS	
	CATEGORY OF LOCKER	RENT PER ANNUM
	A	2500/=
	B	2800/=
	C	3100/=
	D	3400/=
	E	3700/=
	F	4000/=
	G	4500/=
	H	5000/=
	NOTE : i) Refundable Security Deposit as per policy. ii) Security Deposit to be refunded at time of surrender. iii) Security Deposit to be kept as FDR without receipt carrying applicable rate of interest as per period of deposit.	
2.	CHARGES FOR RENT IN ARREARS	25% of rent in arrears (Subject to max. of -4- years)
3.	CHARGES ON LOSS OF KEYS / BREAKAGE OF LOCKER.	5000/=
	Note : Charges levied by Locker Company to be borne by Locker Holder additionally.	

Note :- VAT / Govt. revenue as applicable will be recovered additionally.



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COLLECTION

S. No.	AREA OF BANK SERVICE	Amount in Kshs. SERVICE CHARGES
1.	Collection of Outstation Cheques	0.25% Min 100/= Max-2,500/=
	Note : i) Postage , Courier , other out of pocket expenses shall be recovered additionally	
2.	Collection of Bills (Clean, Documentary - Demand, Usance)	
a.	IBC / FIBC	
i)	Upto Kshs. 100,000/=	500/=
ii)	Over Kshs. 100,000/=	0.25% Min- 500/= Max-15,000/=
	Postage, Courier, other out of pocket expenses shall be recovered additionally.	
b.	OBC / FOBC	
i)	Upto Kshs. 100,000/=	500/= (flat per bill)
ii)	Over Kshs. 100,000/=	0.25% Min- 500/= Max-15,000/=
	Postage, Courier, other out of pocket expenses shall be recovered additionally	
c.	Availisation of Document	0.25% per quarter or part thereof.
d.	Custody / Holding Charges on Overdue Bill under FIBC	50/= (per day).
3.	BILLS PURCHASE / DISCOUNT	0.25% Min- 500/= Max-15,000/=
	Handling / Collection charges + Interest as under	
	A) Cheque / Bills (Without LC)- (INLAND / FOREIGN)	Base Rate +3.00 % p.a.
	Inland Bills - Under LC	
	B) Bills under LC of Our Bank	Base Rate (-) 0.50%p.a.
	C) Bills under LC of Other Bank	Base Rate + 1.00% p.a.
	Export Bills - Under LC	
	D) Bills under LC of Bank of Baroda -	Base Rate
	E) Bills under LC of Other Bank	Base Rate +1.00% p.a.

REMITTANCES

S. No.	AREA OF BANK SERVICE	Amount in Kshs. SERVICE CHARGES
1.	ISSUE OF DEMAND DRAFT/ BANKERS CHEQUE (INLAND)	
i)	Upto Kshs 100,000/=	250/=
ii)	Over Kshs 100,000/=	500/=
	Note:	
i)	No exchange in case of disbursement of loan directly to the supplier.	
ii)	50% additional charge over applicable rates in case of issuance of DD / Bankers Cheque against cash deposit.	
iii)	100% additional charge in case of non-customers.	
	(DD / Bankers Cheque of max Kshs 50,000/= can be issued to non - customers)	
2.	CANCELLATION OF DD/ BANKERS CHEQUE (per instrument)	250/=
3.	OUTWARD REMITTANCE	
a.	RTGS (irrespective of amount)	500/=
b.	EFT (irrespective of amount)	
i)	Through Standing Instruction	100/=
ii)	Other	200/=
c.	SWIFT (irrespective of amount)	1,500/=
4.	RAPID FUNDS TO INDIA	
a.	Account with Bank of Baroda	
i)	Upto Kshs 50,000/=	200/=
ii)	Over Kshs 50,000/=	500/=
b.	Other Bank through RTGS / NEFT	
i)	Upto Kshs 50,000/=	500/=
ii)	Over Kshs 50,000/=	1,000/=
c.	Other Bank through SWIFT	1,500/=
5.	INWARD FOREIGN REMITTANCE THROUGH SWIFT	
i)	Customer Account	1,500/=
ii)	Non - Customer	3,000/=
6.	INWARD REMITTANCE (INLAND) - NEFT / RTGS	NIL
7.	Travellers' Cheque	1%
	Postage, Courier, other out of pocket expenses shall be recovered additionally	

MISCELLANEOUS

S. No.	AREA OF BANK SERVICE	Amount in Kshs. SERVICE CHARGES
1.	CASH HANDLING (RECEIPT ONLY)	
i)	Customers of Bank - Kshs 1.00 million & above per day.	0.125%
2.	WITHDRAWAL FORM	
i)	Cheque Book not issued.	NIL
ii)	Cheque Book issued. (max. withdrawal allowed Kshs. 100,000/=)	200/=
3.	CASH WITHDRAWAL (INTER - SOL ONLY) CUSTOMER / AUTHORISED AGENT (AS PER BANK'S RECORD)	
i)	Upto Kshs 1.00 million per day	Nil
ii)	Above Kshs 1.00 million per day	0.05% Max-2,500/=
b.	THIRD PARTY	250/=
	Note :-	
a)	Kshs 250/= per cheque will be deducted from proceeds.	
b)	Max. withdrawal restricted to Kshs. 100,000/=	
c)	No cutting / overwriting on cheque.	
d)	Copy of Identity proof along with original must be produced.	
4.	POSTAGE	
	Inland	100/=
	Overseas	500/=
	Courier (International)	4,000/=
5.	SWIFT CHARGES (FOR LC & OTHERS EXCEPT REMITTANCE) - PER MESSAGE	1,500/=

NET BANKING - BARODA CONNECT

S. No.	AREA OF BANK SERVICE	Amount in Kshs. SERVICE CHARGES
1.	REGISTRATION	NIL
2.	INTERNAL TRANSFER	NIL
3.	TRANSFER TO 3RD PARTY WITHIN BANK	NIL
4.	STATEMENT GENERATION THROUGH NET BANKING	NIL



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ADVANCES AND GUARANTEES

Amount in Kshs.

S. No.	AREA OF BANK SERVICE	SERVICE CHARGES
1.	PROCESSING CHARGES (FUND BASED & NON - FUND BASED FACILITIES). i) To be recovered in case of take over accounts and non-customers approaching for facilities. ii) Amount to be recovered upfront. iii) Amount will be refunded on availment.	0.50 % of limits requested.
2.	FORE CLOSURE CHARGES (ON ACCOUNT OF TAKE OVER / SHIFTING TO OTHER BANK / FI BEFORE FULL TENOR OF LOAN/FACILITY)	0.50 % of outstanding balance
3.	GUARANTEES. Commission on issue of B.G. i) Charges to be recovered including claim period, if any, at time of issue. ii) 50% of above commission if 100 % cash margin is provided. iii) 50% of above commission, if backed by counter - guarantee of other reputed bank. iv) 50 % of above commission for Bid Bond.	0.50% per quarter or part there of Min-2,500/=
4.	LETTER OF CREDIT (LC) a. Opening & Commitment Charges Usance Charges Upto 3 months Beyond 3 months. Commitment Charge: For the period of liability (i.e. Date of opening of the LC to the last date of its validity). (All the above charges are subject to a min. of Kshs. 5000/- i.e. Usance + Commitment charge).	0.50% per quarter or part thereof 0.50% 0.50% per quarter or part thereof
	b. Amendments (i) For extension of period. (ii) Other Amendments (per amendment)	0.50% per quarter Min- 5,000/= 2,000/=
	c. Acceptance Commission (on amount of Bill)	0.25% Min-2,500/=, Max-20,000/=
	d. Discrepancy Charges	0.10% Min- 2,000/= Max-20,000/=
	e. Cancellation Commission	2,000/=
	Note : (i) Charges are to be recovered when an LC is opened or amended. No refund may be allowed whatsoever, whether a credit is cancelled, partly availed or expired wholly unavailed. (ii) Postage, Courier, Fax, Telex, SWIFT, other out of pocket expenses shall be recovered additionally.	
	f. Advising Charges (on LC amount) a) Bank's Customer b) Non - Customer	2,000/= 5,000/=
	g. Confirmation Charges (on LC amount)	0.25% per quarter or part thereof Min. 5,000/=
	Note: Confirmation charges to be for the period of validity and usance on the amount of LC.	
	h. Negotiation / Retirement Charges (on amount of Bill)	2,500/= (flat per bill)
5.	Devolvement / Crystallisation of Bills (on amount of Bill) (Interest on outstanding amount at prescribed rate to be recovered separately)	0.25% min 2,500/=

FOREIGN CURRENCY ACCOUNTS

Amount in USD

S. No.	AREA OF BANK SERVICE	SERVICE CHARGES
1.	ENTRY / LEDGER FOLIO CHARGES	Nil
2.	CHARGES FOR ISSUE OF DUPLICATE / INTERIM STATEMENT / PASS BOOK Original Statement / Pass Book Duplicate Statement / Pass Book i) For Individual ii) Non - Individual	NIL 5/= 10/=
3.	CHARGES ON CHEQUE RETURNED UNPAID i) Cheque deposited and Returned Unpaid (Inward Return) ii) Cheque (drawn on us returned) Outward Return a) Financial Reasons b) Technical Reason	5/= 25/= 10/=
4.	STOP PAYMENT CHARGES (PER INSTRUMENT)	5/-
5.	CHARGES FOR NOT MAINTAINING MINIMUM BALANCE.	NIL
6.	PREMATURE CLOSURE OF ACCOUNT (WITHIN 1 YEAR OF OPENING) i) For Individual ii) Non - Individual	15/- 25/=
7.	ISSUE OF DD / MT / BANKERS CHEQUE i) Upto 1000.00 ii) Over 1000.00	10/= 25/=
8.	CHARGES FOR STANDING INSTRUCTIONS i) At the time of acceptance ii) Execution per instance iii) Amendment / Stoppage iv) Inability to carry SI on account of insufficient balance.	10/= NIL 10/= 25/=
9.	CASH HANDLING (DEPOSIT ONLY) i) Upto 2,000.00 ii) Over 2,000.00 upto 10,000.00 iii) Over 10,000.00 upto 15,000.00 iv) Over 15,000.00 upto 20,000.00 v) Over 20,000.00	NIL 0.125% 0.250% 0.50% 1.00%
	Note (i) Charges stipulated in USD - to be converted to Currency in which account is maintained. (ii) Service charges for local currency accounts may be converted to equivalent foreign currency and applied to these accounts where a particular service is not mentioned / quoted above.	