# **Gujarat Gramin Bank Service Charges**

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST			
1.	Ledger folio Charges (System)	<ul> <li>Applicable to CA, &amp; CC, OD (excluding loan against banks own dep</li> <li>Current Accounts <ul> <li>₹ 110/- per 25 entries.</li> <li>Free folio allowed p.a. based on Av. Cr. bal. as follows:</li> <li><u>Av. Cr. Bal (₹)</u></li> <li><u>Free folios</u></li> <li>Up to ₹ 1 lac</li> <li>2</li> <li>Above ₹ 1 lac</li> <li>All Free</li> </ul> </li> <li>NOTE:</li> <li>For A/cs maintained on computers, 25 entries or part thereof to be tre ledger page.</li> <li>Ledger folio charges to be recovered on Half Yearly basis.</li> </ul>			
	Transaction Charges (System)	<ul> <li>Savings Bank Accounts</li> <li>For SB A/cs No folio charges - However not more than 50 debits per half year should be allowed in SB a/c and in case the number of debits exceeds 50 a service charge of ₹ 15/- per debit exceeding 50 be charged.</li> <li>If the number of debits exceed -24- per half year in accounts opened under SB 124. a service charge of ₹ 02.50 will be debited.</li> <li>BGGB Super Saving Account</li> <li>No folio charges up to 100 debits per half year for BGGB Super Saving A/Cs. ₹ 15 per debit will be exceeding 100 debits per half year.</li> <li>Following transactions are excluded.</li> <li>Standing Instructions</li> <li>Transactions through ADC incl. ECS</li> <li>Auto sweep, system generated (service charges, interest etc.)</li> <li>Transaction charges to be recovered on half yearly basis at the time of half-yearly closing. (CA108 &amp; CA109 – free of charge)</li> </ul>			
2.		Passbook issuance	First Passbook	Nil         ₹80/- per Pass Book / Statement with latest balance only.	
	a) Charges for issue of Duplicate Statement / Pass Book (System)	Duplicate Passbook / Statement issuance	Individual	Charges for previous entries (if required)₹60/- per ledger page or part thereof.₹60/- per Pass Book / Statement with latest balance only.	
		Note: For or	Non-Individual	Charges for previous entries (if required) ₹150/- per ledger page or part thereof.	
		treated as on	e ledger page.		
	b) Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR (Manual)	For Acknowledgement - ₹50/- For Duplicate TDR - ₹150/-			
3.	Cheque Book Issuance Charges (System)	Savings Banks A/c In SB Accounts of individuals -20- leaves will be free in a financial year. Thereafter Personalized and non-personalized debit book ₹ 4.00/- per cheque Leaf			

S. 500: Charge       Non-Govt. Employee salary λ/c Scheine (SB183) - 40 Leaves Free per year then Rs: 500: Charge         Non-Govt. Employee salary λ/c Scheine (SB183) - 40 Leaves Free per year then Rs: 500: Charge       State Scheine Schließen Scheine Scheine Schließen Scheine Scheine Schließen Scheine Scheine Schließen Schließen Scheine Schließen			$\mathbf{D}_{\mathbf{r}} = 1 \cdot \mathbf{C} + \mathbf{C}_{\mathbf{r}} + \mathbf{D}_{\mathbf{r}} = 1 + $		
6.         Addition / Deletion of minimum balance (System)         Rs.5.00/- Charge Current / Crony List cheque book is free and subsequenct cheque book @ ₹ 5.00/- per leaf for CTS/MICR/NON MICR cheque books.           9.         Current / Common / CA108) - Free unlimited Baroda Gajarat Privileged current Account (CA109) - Free Unlimited Current / Premium Account - 75.000/-*           4.         Current / Counts Individual / Non Individual Rural / Semi-Urban         - 1.000/-*           9.         Quercity Average Balance         - 500/-*           9.         Savings Bank Accounts.         - Min. 500/- Maintenance of minimum balance (System)         - Min. 500/- Maintenance of minimum balance           9.         Opening & Caccount (System)         - Min. 500/- Maintenance of minimum balance (Birds Dayer Saving Account Minimum Balance - 1000/-*           9.         BGGB Basic Savings Bank account Minimum Balance         - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance           9.         BGGB Basic Savings Bank account Minimum Balance - 15000/- Addition:         - Zero balance Baroda Gajarat Bowl. Count Minimum Balance           9.         Current Account Urban / Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Current Premium Account - Zero balance Baroda Gajarat Drvideged current Account (CA109) - 1200/- SB Accounts           8.         Current Premium Account - Zero balance Baroda Gajarat Drvideged as under Rural/Semi-Urban (System)           10			Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) & Baroda Gujarat		
4.         Current/CC/0D Is to cheque book is free and subsequent cheque book @ ₹ 5.00 <sup>4</sup> . per leaf for CTS/MICR/NON MICR cheque books. Note: 1st Cheque book means cheque book of 50 leaves.           4.         Current Prenium Account (CA109)-Free Unlimited Baroda Gujarat Privileged current Account (CA109)-Free Unlimited Current Accounts Individual / Non Individual Rural / Semi-Urban – 1.000/-* Urban – Metro – 5.000/-* Current Prenium Account - 75.000/-* Current Privileged Current Account - 1,50,000/-* Waintenance of minimum balances (System)           4.         Maintenance of minimum balances (System)         - Min. 500/- Maintenance of minimum balance Quarterly Average Balance           5.         Charges for not maintaining minimum balance (System)         EGB Super Saving Account Maintenance of minimum balance Quarterly Average Balance         - S00/-* 1000/-*           6.         Charges for not maintaining minimum balance (System)         Current Account Minimum Cove. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Cove. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Cove. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Cove. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Privileged current Account (CA109)- 1200/- SB Accounts Rural / Semi-Urban 125- per quarter Urban / Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi-Urban 125- per quarter Urban / Metro 250/- per quarter Baroda Gujarat Privileged current Account (CA109)- 1200/- SB Accounts Rural / Semi-Urban 125- per quarter Urban / Metro 250/- per quarter Baroda Gujarat Privileged Sources Baroda Gujarat Privileged Sources Baroda Gujarat Privileged Sources Baroda Gujarat Privileged Sources Baroda Gujarat Privileged Sourent - Ze					
Intercheque book is free and subsequent cheque books @ ₹ 5.00/- per leaf for CTS/MICR/NON MICK theque books.         Note: 1st Cheque book means cheque books 050 leaves.         Current Premium Account (CA108)- Free unlimited Baroda Gujarat Privileged current Account (CA109)-Free Unlimited Urban - Min: 1000/-*         Gurent Accounts         Individual / Non Individual Rural / Semi-Urban         Baroda Gujarat Privileged Current Account - 1,50,000/-*         Waintenance of minimum balance         (System)         Quarterly Average Balance         Goes Super Saving Account         Minitenance of minimum balance         Quarterly Average Balance         Goes Super Saving Account - Min. 1000/-         Maintenance of minimum balance         Quarterly Average Balance - 1000/-*         BGGB Basic Saving Sank account - Zero balance         Baroda Gujarat Govt. Employee sal					
4.       CTS/MICR/NON MICR cheque books. Note: 1st Cheque book means cheque books of 50 leaves.         Current Premium Account (CA108). Free unlimited Baroda Gujarat Privileged current Account (CA109). Free Unlimited Current Accounts Individual Non Individual Rural / Semi-Urban – 1.000/-*         4.       Opening & Maintenance of minimum balances (System)       Current Accounts. Rural / Semi-Urban – 0.000/-*         4.       Maintenance of minimum balances (System)       - Min. 500/-         6.       Charges for not maintaining minimum balance (System)       - More - 500/-*         7.       Charges for not maintaining minimum balance       - Min. 1000/-         8.       Current Account - Min. 1000/-         8.       Current Account - Min. 1000/-         9.       Charges for not maintaining minimum balance (System)       - Stopy Account - Min. 1000/-         5.       Charges for not maintaining minimum balance       - Stopy Account - Zero balance Baroda Gujarat Kovr. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Kovr. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Kovr. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Kovr. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Kovr. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Kovr. Forthore 125/- per quarter         9.       Current Account (CA108)- 600/- No Addition / Deletion of maintaining minimum balance (System)       - Current Account (CA108)- 600/- SB Accounts         9.       Sofie Baroe Sofie Scoper					
5.         Charges for not maintaining minimum balance (System)         Current Premium Account (CA108) - Free Unlimited Current Accounts Individual Non Individual Rural / Semi-Urban 0.000/-*           4.         Opening & Maintenance of minimum balances (System)         Opening of Accounts. Rural / Semi-Urban Opening of Accounts           5.         Charges for not maintaining minimum balance (System)         - Min. 500/- Maintenance of minimum balance Quarterly Average Balance - 0pening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 0pening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 0pening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 0pening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 0pening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 1500/- Addition:           5.         Charges for not maintaining minimum balance (System)         Current Account Urban/Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi Urban Quarterly Balance of 1000/- not maintained - 250/- per quarter Current Account Urban/Metro Quarterly Balance of 1000/- not maintained - 250/- per quarter Rural/Semi Urban Quarterly Balance of 1000/- not maintained - 250/- per quarter Current Premium Account (CA108)- 600/- Baroda Gujarat Privileged current Account (CA109)- 1200/- SB Accounts Rural / Semi-Urban If QAB is in the range SD - 499 - 50% SD - 699 - 50% SD - 699 - 50% BGGB Super Saving Account - 1000+G.S.T. per qr. on QAB BGGB Baic Savings Bank account - 2ero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Emp					
Image: stand sector of the sector o			Note: 1st Cheque book means cheque book of 50 leaves.		
4.       Opening & Urban - Metro - 5.000/-* Current Premium Account - 75.000/-* Baroda Gujarat Privileged Current Account - 1,50,000/-* Baroda Gujarat Privileged Current Account - 1,50,000/-* * Quarterly Average Balance Savings Bank Accounts. Rural / Semi-Urban Opening of Account - Min. 500/- Maintenance of minimum balance Quarterly Average Balance - 500/-* Urban / Metro Opening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 1000/-* Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Drivileged current Account (CA109)- 1200/- Baroda Gujarat Drivileged Current Account (CA109)- 1200/- Baroda Gujarat Drivileged Current Account (CA109) - 1200/- Baroda Gujarat Orov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Orov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Orov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Orov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Mor-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Mor-Govt. Employee salar			Current Premium Account (CA108)- Free unlimited		
4.       Individual / Non Individual Rural / Semi-Urban - 1,000/.* Urban - Metro - 5,000/.* Current Premium Account - 75,000/.* Baroda Gujarat Privileged Current Account - 1,50,000/.* * Quarterly Average Balance         4.       Opening & Maintenance of minimum balances (System)       Opening of Account - Min. 500/- Maintenance of minimum balance Quarterly Average Balance - 500/.*         9.       Opening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 1000/.*         9.       BGGB Super Saving Account Minimum Balance - 1000/.*         8.       BGGB Super Saving Account Minimum Balance - 1000/.*         8.       BGGB Super Saving Account Minimum Balance - 1000/.*         8.       BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero balance Current Account Urban/Metro Quarterly Average Balance of 1000/- not maintained - 250/- per quarter Rural/Semi-Urban 125/- per quarter Urban/Metro 200/- per quarter Current Premium Account (CA109)- 1200/- SB Accounts Rural / Semi-Urban 125/- per quarter Urban/Metro 250/- per quarter Rural/Semi-Urban 125/- per quarter Urban/Metro 250 - 100% Below 100 - 100% Below 200 -			Baroda Gujarat Privileged current Account (CA109) -Free Unlimited		
4.       Opening & Urban - Metro - 5.000C * Current Premium Account - 15.0000/-* Current Premium Account - 15.0,000/-* * Quarterly Average Balance         4.       Opening & Maintenance of minimum balance (System)       Savings Bank Accounts. Rural / Semi-Urban Opening of Account - Min. 500/- Maintenance of minimum balance Quarterly Average Balance - 500/-* Urban / Metro Opening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 1000/-*         8       BGGB Super Saving Account Minimum Balance - 1500/- Maintenance of minimum balance Quarterly Average Balance - 1000/-*         8       BGGB Super Saving Account Minimum Balance - 1500/- Maintenance of Super Saving Account Minimum Balance - 1500/- Maintenance of Super Saving Account Minimum Balance - 1500/- Addition: BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Orty - Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Orty - Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Orty - So% SD 4 Counts         5.       Charges for not maintaining minimum balance (System)       Current Premium Account (CA108)- 600/- Baroda Gujarat Orty - So% SD 4 Counts         6.       Addition / Deletion of names in Joint Accounts / Change in       T 100% Fer Occasion. No charges for deletion of name on account of death of customer in joint A/c.			Current Accounts		
4.       Urban - Metro - 5.000/-* Current Premium Account - 75.000/-* Baroda Gujarat Privileged Current Account - 1,50,000/-* * Quarterly Average Balance         4.       Opening & Maintenance of minimum balances (System)       Savings Bank Accounts. Rural / Semi-Urban Opening of Account - Min. 500/- Maintenance of minimum balance (Quarterly Average Balance - 500/-* Urban / Metro Opening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 1000/-*         BGGB Super Saving Account Minimum Balance - 15000/- Addition:       - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 1000/-*         BGGB Super Saving Account Minimum Balance - 15000/- Addition:       - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi Urban Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi Urban 125/- per quarter.         5.       Charges for not maintaining minimum balance (System)       Current Premium Account (CA108)- 600/- Baroda Gujarat Privileged current Account (CA109)- 1200/- SB Accounts Rural / Semi-Urban 125/- per quarter.         5.       Charges wilb levied as under Rural/Semi-Urban 125/- per quarter.         6.       Addition / Deletion of Rural / Semi - Sung Account - 1000+ G.S.T. per qt. on QAB BGGB Basic Saving Account - 1000+ G.S.T. per qt. on QAB BGGB Basic Saving Bank account - Zero balance Baroda Gujarat Kon-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Kon-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Kon-Govt. Employee salary A/c Sche			Individual / Non Individual		
4.       Opening & Maintenance of minimum balances (System)       Current Premium Account - 1,50,000/-* * Quarterly Average Balance         4.       Opening & Maintenance of minimum balances (System)       Opening of Account       - Min. 500/- Maintenance of minimum balance Quarterly Average Balance -         9.       Opening of Account       - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance -       - 500/-*         9.       Opening of Account       - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance -       - 1000/-*         9.       BGGB Super Saving Account Minimum Balance - 15000/-       - Min. 1000/- Maintenance of nimimum balance Quarterly Average Balance -       - 1000/-*         9.       BGGB Super Saving Account Minimum Balance - 15000/-       - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Current Account         9.       Current Premium Account (CA108)- 600/- Baroda Gujarat Privileged current Account (CA109) - 1200/- SB Accounts         8.       Rural / Semi-Urban 125/- per quarter         1.       Charges will be levied as under Rural/Semi-Urban 125/- per quarter         1.       Charges will be levied as under Rural/Semi-Urban 125/- per quarter.         1.       Charges will be levied as under Rural/Semi-Urban 125/- per quarter.         1.       Charges will be levied as under Rural/Semi-Urban 125/- per quarter.			Rural / Semi-Urban – 1,000/-*		
4.       Baroda Gujarat Privileged Current Account - 1,50,000/-*         4.       Opening & Maintenance of minimum balances (System)       Rural / Semi-Urban Opening of Account       - Min. 500/-         4.       Maintenance of minimum balances (System)       Quarterly Average Balance       - 500/-*         Urban / Metro Opening of Account       - Min. 1000/-         Maintenance of minimum balance (System)       - Min. Metro Opening of Account       - Min. 1000/-         Maintenance of minimum balance Quarterly Average Balance       - 1000/-*         BGGB Super Saving Account Minimum Balance - 15000/-       -         Addition:       BGGB Basic Savings Bank account       - Zero balance         BGGB Basic Gayings Bank account       - Zero balance       Baroda Gujarat Ovt. Employee salary A/c Scheme (SB183) - Zero Balance         BGGB Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance       Current Account       Urban/Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter         Quarterly Average Balance of 1000/- not maintained - 250/- per quarter       Current Account (CA108) - 600/- Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         Sk Accounts       Rural/Semi-Urban 125/- per quarter       Charges will be levice as under         Rural/Semi-Urban 125/- per quarter       Charges will be levice as under       Metro/Urban         Rural / Semi-Urban 125/- per quarter			Urban – Metro – 5,000/- *		
4.       Baroda Gujarat Privileged Current Account - 1,50,000/-* * Quarterly Average Balance Savings Bank Accounts. Rural / Semi-Urban Opening of Account Minimum Balance Quarterly Average Balance Outerly Average			Current Premium Account - 75,000/-*		
4.       * Quarterly Average Balance         4.       Maintenance of minimum balances (System)       Savings Bank Accounts.         (System)       Quarterly Average Balance - 500/-*         (Quarterly Average Balance - 500/-*       Quarterly Average Balance - 500/-*         (System)       Quarterly Average Balance - 1000/-*         BGGB Super Saving Account - Min. 1000/-       Maintenance of minimum balance         Quarterly Average Balance - 1000/-*       BGGB Super Saving Account         Maintenance of minimum balance       Quarterly Average Balance - 1000/-*         BGGB Super Saving Account       Maintenance of minimum balance         BGGB Basic Savings Bank account - Zero balance       Baroda Gujarat Covt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Covt. Employee salary A/c Scheme (SB183) - Zero Balance       Current Account         Urban/Metro       Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter         Quarterly Balance of 1000/- not maintained - 250/- per quarter       Stacounts         Rural/Semi Urban       Quarterly Average Balance of 500/- is not maintained - 600/- Baroda Gujarat Childer (CA108)- 600/-         Baroda Gujarat Privileged current Account (CA109)- 1200/-       Stacounts         Rural/Semi Urban 125/- per quarter       Urban / Metro 250/- per quarter         (System)       Baroda Gujarat Covi. Employee salary A/c Scheme (SB182) - Zero					
4.       Savings Bank Accounts. Rural / Semi-Urban       - Min. 500/-         4.       Maintenance of minimum balances (System)       Quarterly Average Balance - 500/-*         9       - Min. 1000/-         Maintenance of minimum balance Quarterly Average Balance - 1000/-*         BGGB Super Saving Account Minimum Balance - 15000/-         Addition: BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         5.       Charges for not maintaining minimum balance (System)       Current Account Urban/Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi Urban Quarterly Balance of 1000/- not maintained - 250/- per quarter         5.       Charges for not maintaining minimum balance (System)       Rural / Semi-Urban 125/- per quarter Urban/Metro Quarterly Balance of 1000/- not maintained - 250/- per quarter         Current Premium Account (CA108)- 600/- Baroda Gujarat Privileged current Account (CA109)- 1200/- SB Accounts       SB Rural / Semi-Urban 125/- per quarter         (System)       BGGB Super Saving Account - Into 250/- per quarter       Charges will be levied as under Rural/Semi-Urban 125/- per quarter         (Job 249 - 80%       S20 - 499 - 80% <t< td=""><th></th><td></td><td></td></t<>					
4.       Opening & Maintenance of minimum balances (System)       Rural / Semi-Urban Opening of Account - Min. 500/- Maintenance of minimum balance Quarterly Average Balance - 500/-*         4.       Barden / Metro Opening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 1000/-*         BGB Super Saving Account Minimum Balance - 1500/-         Addition:         BGGB Super Saving Account Minimum Balance - 1500/-         Addition:         BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Ov. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Ov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Ov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Ov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Ov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Ov. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Ov. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Privileged current Account (CA109)- 600/- Baroda Gujarat Privileged current Account (CA109)- 1200/- SB Accounts Rural / Semi-Urban 125/- per quarter Urban / Metro 250/- per quarter Baroda Gujarat Orot. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Govt. Employee sal					
4.       Opening & Maintenance of minimum balances (System)       Opening of Account       - Min. 500/- Maintenance of minimum balance Quarterly Average Balance         4.       Minimum balances (System)       Curban / Metro       - 500/.*         0       Opening of Account       - Min. 1000/- Maintenance of minimum balance         Quarterly Average Balance       - 1000/-*         BGB Super Saving Account       - Min. 1000/- Maintenance of 1000/-*         Addition:       BGGB Basic Savings Bank account       - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance       Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance       Current Account       Urban/Metro         Quarterly Average Balance of 1000/- not maintained - 600/- per quarter       Rural/Semi Urban       Quarterly Balance of 1000/- is not maintained - 600/- per quarter         Starding minimum balance (System)       Current Premium Account (CA108)- 600/- Baroda Gujarat Privileged current Account (CA109)- 1200/- SB Accounts       Sa Accounts         Rural/Semi-Urban (System)       Rural/Semi-Urban 125/- per quarter       Urban / Metro 250/- per quarter         Urban / Metro 250/- per quarter       Urban / Metro 250/- per quarter       GAdition / Deletion 6         BGGB Basis Savings Bank account - Zero balance       Baroda Gujarat Govt. Employee salary A/c Scheme (			8		
<ul> <li>Maintenance of minimum balance Quarterly Average Balance – 500/-*         <ul> <li>(System)</li> <li>Maintenance of minimum balance Quarterly Average Balance – 500/-*             <li>Urban / Metro</li></li></ul></li></ul>		Opening &			
<ul> <li>4. minimum balances         (System)         Quarterly Average Balance - 500/-*         Urban / Metro         Opening of Account - Min. 1000/-         Maintenance of minimum balance         Quarterly Average Balance - 1000/-*         BGGB Super Saving Account         Minimum Balance - 15000/-         Addition:         BGGB Basic Savings Bank account - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Con-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         Current Account         Urban/Metro         Quarterly Balance of 5000/- is not maintained - 600/- per quarter         Rural/Semi Urban         Quarterly Balance of 5000/- is not maintained - 600/- per quarter         Rural/Semi Urban         Quarterly Balance of 1000/- not maintained - 250/- per quarter         Current Premium Account (CA108)- 600/-         Baroda Gujarat Privileged current Account (CA109)- 1200/-         SB Accounts         Rural/Semi Urban         Quarterly Balance of 5000/- per quarter         Urban / Metro 250/- per 99 - 50%         100 - 249 - 80%         Below 100 - 100%         Below 250 - 100%         BGGB Busic Savings Bank account - Zero balance         BGGB Busic Savings Account - Zero balance         BGGB Busic Savings Bank account - Zero balance         BGGB Busic Savings Account - Zero balance         BGGB Busic Savings Bank account - Zero balance         BGGB Busic Savings Bank account - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Schem</li></ul>					
(System)       Urban / Metro         Opening of Account       - Min. 1000/-         Maintenance of minimum balance       Quarterly Average Balance       - 1000/-*         BGGB Super Saving Account       Minimum Balance - 15000/-       Addition:         BGGB Basic Savings Bank account       - Zero balance       Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB183) - Zero Balance       Current Account       Urban/Metro         Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter       Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter         Quarterly Balance of 1000/- not maintained - 250/- per quarter       Current Premium Account (CA108)- 600/-         Baroda Gujarat Privileged current Account (CA109) - 1200/-       SB Accounts         Rural/Semi Urban       Metro/Urban         If QAB is in the range       If QAB is in the range         250 - 499 - 50%       500 - 999 - 50%         100 - 249 - 80%       250 - 499 - 80%         Below 100 - 100%       Below 250 - 100%         BGGB Basic Savings Bank account - Zero balance       Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         6.       Addition / Deletion of mames in Joint Accounts / Change in       No charges for deletion of name on account of death of customer in joint A/c.	4.				
S.       Opening of Account - Min. 1000/- Maintenance of minimum balance Quarterly Average Balance - 1000/-*         BGB Super Saving Account Minimum Balance - 15000/-         Addition: BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         Current Account Urban/Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi Urban Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi Urban Quarterly Average Balance of 5000/- is not maintained - 250/- per quarter         S.       Charges for not maintaining minimum balance (System)       SB Accounts Rural / Semi-Urban 125/- per quarter Urban / Metro 250/- per quarter.         Charges will be levied as under Rural / Semi-Urban If QAB is in the range 1f QAB is in the range 250 - 499 - 50% 500 - 999 - 50% 100 - 249 - 80% 250 - 499 - 80% Below 100 - 100% Below 250 - 100%         BGGB Super Saving Account - U00+ G.S.T. per qt. on QAB BGGB Super Saving Account - U00+ G.S.T. per qt. on QAB BGGB Super Saving Account - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         6.       Addition / Deletion of names in Joint Accounts / Change in       ₹ 150/- per occasion. No charges for deletion of name on account of death of customer in joint A/c.					
5.       Charges for not maintaining minimum balance (System)       Maintenance of minimum balance - 1000/-*         5.       Charges for not maintaining minimum balance (System)       Current Account (CA108)- 600/- Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance (System)         6.       Addition / Deletion of names in Joint A/c.         7.       Addition / Deletion of names in Joint A/c.		(System)			
5.       Charges for not maintaining minimum balance (System)       Quarterly Average Balance - 1000/-*         6.       Addition / Deletion of names in Joint Acc.       GGB Super Saving Account - 2ero balance         8.       GGB Basic Savings Bank account - Zero balance         8.       BGGB Comparison Representation of the procession of the comparison of the procession.         8.       Addition / Deletion of names in Joint Account         8.       Addition / Deletion of names in Joint Account - 250%         9.       Addition / Deletion of names in Joint Account - 250%         9.       Addition / Deletion of names in Joint Account - 250%         9.       Addition / Deletion of accounts					
5.       Charges for not maintaining minimum balance (System)       BGGB Super Saving Account - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance (SB182) - Zero Balance (Current Account (CA108) - 600/- Baroda Gujarat Privileged current Account (CA109) - 1200/-         5.       Charges for not maintaining minimum balance (System)       Quarterly Balance of 1000/- not maintained - 600/- per quarter         Current Premium Account (CA108) - 600/-Baroda Gujarat Privileged current Account (CA109) - 1200/-SB Accounts       SB Accounts         Rural/Semi Urban 125/- per quarter       Urban / Metro 250/- per quarter.         Charges will be levied as under       Rural/Semi-Urban If QAB is in the range 1f QAB is in the range 250 - 499 - 50% 500 - 999 - 50% 100 - 249 - 80% 250 - 499 - 80% 8elow 100 - 100% 8elow 250 - 100%         BGGB Super Saving Account - 1000+ G.S.T. per qt. on QAB BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         6.       Addition / Deletion of mames in Joint Acc.       ₹ 150/- per occcasion.					
5.       Charges for not maintaining minimum balance       Minimum Balance - 15000/-         Addition / Deletion of names in Joint Acc.       Addition / Deletion of names in Joint Acc.         6.       Addition / Deletion of names in Joint Acc.       Stole (Jagrat Non-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance (Current Account Urban/Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter         Baroda Gujarat Privileged current Account (CA109) - 1200/-       SB Accounts         Rural/Semi Urban Quarterly Balance of 1000/- not maintained - 250/- per quarter       Urban / Metro 250/- per quarter         Urban / Metro 250/- per quarter       Urban / Metro 250/- per quarter.         Baroda Gujarat Privileged current Account (CA109) - 1200/-       SB Accounts         Rural / Semi-Urban 125/- per quarter       Urban / Metro 250/- per quarter.         Charges will be levied as under       Rural/Semi-Urban Metro/Urban         If QAB is in the range If QAB is in the range 250 - 499 - 50%       500 - 999 - 50%         BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB BGGB Bayes Savings Bank account - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance       800 Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance			Quarterly Average Balance – 1000/-*		
5.       Charges for not maintaining minimum balance       Minimum Balance - 15000/-         Addition / Deletion of names in Joint Acc.       Addition / Deletion of names in Joint Acc.         6.       Addition / Deletion of names in Joint Acc.       Stole (Jagrat Non-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance (Current Account Urban/Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter         Baroda Gujarat Privileged current Account (CA109) - 1200/-       SB Accounts         Rural/Semi Urban Quarterly Balance of 1000/- not maintained - 250/- per quarter       Urban / Metro 250/- per quarter         Urban / Metro 250/- per quarter       Urban / Metro 250/- per quarter.         Baroda Gujarat Privileged current Account (CA109) - 1200/-       SB Accounts         Rural / Semi-Urban 125/- per quarter       Urban / Metro 250/- per quarter.         Charges will be levied as under       Rural/Semi-Urban Metro/Urban         If QAB is in the range If QAB is in the range 250 - 499 - 50%       500 - 999 - 50%         BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB BGGB Bayes Savings Bank account - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance       800 Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance			DCCD Sumer Series Account		
Addition:       BGGB Basic Savings Bank account - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         Current Account         Urban/Metro         Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter         Rural/Semi Urban         Quarterly Balance of 1000/- not maintained - 250/- per quarter         Current Premium Account (CA108)- 600/-         Baroda Gujarat Privileged current Account (CA109)- 1200/-         SB Accounts         Rural / Semi-Urban         Quarterly Select as under         Rural/Semi-Urban         If QAB is in the range         If QAB is in the range         If QAB is in the range         250 - 499 - 50%         500 - 999 - 50%         100 - 249 - 80%         Below 100 - 100%         Below 250 - 100%         BGGB Basic Savings Bank account - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Govt. Employee salary A/c Sc					
Section 2010       BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Current Account Urban/Metro Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter Rural/Semi Urban Quarterly Balance of 1000/- not maintained - 250/- per quarter         5.       Charges for not maintaining minimum balance (System)       Current Account (CA108)- 600/- Baroda Gujarat Privileged current Account (CA109)- 1200/- SB Accounts         Rural / Semi-Urban 125/- per quarter Urban / Metro 250/- per quarter.       Charges will be levied as under Rural/Semi-Urban 125/- per quarter.         Charges will be levied as under Rural/Semi-Urban       Metro/Urban If QAB is in the range       If QAB is in the range 250 - 499 - 50%         100 - 249 - 80% Below 100 - 100%       Below 250 - 100%       BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Mon-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Mon-Govt. Employee salary A/c Scheme (SB182) - Zero balance Baroda Gujarat Mon-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         6.       Addition / Deletion of names in Joint Accounts / Change in       ₹ 150/- per occasion. No charges for deletion of name on account of death of customer in joint A/c.					
5.       Charges for not maintaining minimum balance (System)       SB Accounts         Image: System)       Current Account (CA108)- 600/- is not maintained - 600/- per quarter Rural/Semi Urban Quarterly Average Balance of 1000/- not maintained - 250/- per quarter         Charges for not maintaining minimum balance (System)       Charges will be levied as under Rural/Semi-Urban 125/- per quarter.         Barda Gujarat Divide a Sum (System)       Charges will be levied as under Rural/Semi-Urban 125/- per quarter.         Charges for not maintaining minimum balance (System)       Barda Super Saving Account - 1000+ G.S.T. per qtr. on QAB Below 100 - 100%         BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB BGGB Basic Savings Bank account - Zero balance Baroda Gujarat On-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance Carrent Account - Zero Balance Carrent Account - Zero Balance Divide Account - 1000+ G.S.T. per qtr. on QAB BGGB Basic Savings Bank account - Zero Balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance Baroda Guja					
5.       Charges for not maintaining minimum balance (System)       Current Premium Account (CA108) - 600/- per quarter         Rural/Semi Urban       Quarterly Average Balance of 5000/- is not maintained - 600/- per quarter         Rural/Semi Urban       Quarterly Average Balance of 1000/- not maintained - 250/- per quarter         Standa Gujarat Privileged current Account (CA109) – 1200/-       SB Accounts         Rural/Semi-Urban       Rural/Semi-Urban         If QAB is in the range       If QAB is in the range         250 - 499 - 50%       500 - 999 - 50%         100 - 249 - 80%       250 - 499 - 80%         Below 100 - 100%       Below 250 - 100%         BGGB Super Saving Account - Zero balance       Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance       ₹ 150/- per occasion.         No charges in Joint Accounts / Change in       No charges for deletion of name on account of death of customer in joint A/c.					
<ul> <li>5. Charges for not maintaining minimum balance (System)</li> <li>5. Charges for not maintaining minimum balance (System)</li> <li>6. Addition / Deletion of names in Joint Accounts / Change in</li> </ul>					
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<ul> <li>5. Charges for not maintaining minimum balance (System)</li> <li>6. Addition / Deletion of names in Joint Accounts / Charges in</li> <li>Baroda Gujarat Privileged current Account (CA109) – 1200/-</li> <li>SB Accounts Rural / Semi-Urban 125/- per quarter Urban / Metro 250/- per quarter.</li> <li>Charges will be levied as under Rural/Semi-Urban Metro/Urban If QAB is in the range If QAB is in the range 250 - 499 - 50% 500 - 999 - 50% 100 - 249 - 80% 250 - 499 - 50% 8elow 100 - 100% 8elow 250 - 100%</li> <li>BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance</li> <li>Addition / Deletion of names in Joint Accounts / Change in</li> </ul>			Quarterly Balance of 1000/- not maintained - 250/- per quarter		
<ul> <li>5. Charges for not maintaining minimum balance (System)</li> <li>6. Addition / Deletion of names in Joint Accounts / Charges in</li> <li>Baroda Gujarat Privileged current Account (CA109) – 1200/-</li> <li>SB Accounts Rural / Semi-Urban 125/- per quarter Urban / Metro 250/- per quarter.</li> <li>Charges will be levied as under Rural/Semi-Urban Metro/Urban If QAB is in the range If QAB is in the range 250 - 499 - 50% 500 - 999 - 50% 100 - 249 - 80% 250 - 499 - 50% 8elow 100 - 100% 8elow 250 - 100%</li> <li>BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB BGGB Basic Savings Bank account - Zero balance Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero Balance</li> <li>Addition / Deletion of names in Joint Accounts / Change in</li> </ul>			Current Premium Account (CA108)- 600/-		
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<ul> <li>5. Charges for not maintaining minimum balance (System)</li> <li>Urban / Metro 250/- per quarter.</li> <li>Charges will be levied as under Rural/Semi-Urban</li> <li>If QAB is in the range</li> <li>If QAB is in the range</li> <li>If QAB is in the range</li> <li>250 - 499 - 50%</li> <li>250 - 499 - 50%</li> <li>100 - 249 - 80%</li> <li>Below 250 - 100%</li> <li>BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB</li> <li>BGGB Basic Savings Bank account - Zero balance</li> <li>Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance</li> <li>Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance</li> <li>6. Addition / Deletion of names in Joint</li> <li>Accounts / Change in</li> </ul>					
<ul> <li>5. Charges for not maintaining minimum balance (System)</li> <li>Urban / Metro 250/- per quarter.</li> <li>Charges will be levied as under Rural/Semi-Urban</li> <li>If QAB is in the range</li> <li>If QAB is in the range</li> <li>If QAB is in the range</li> <li>250 - 499 - 50%</li> <li>250 - 499 - 50%</li> <li>100 - 249 - 80%</li> <li>Below 250 - 100%</li> <li>BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB</li> <li>BGGB Basic Savings Bank account - Zero balance</li> <li>Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance</li> <li>Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance</li> <li>6. Addition / Deletion of names in Joint</li> <li>Accounts / Change in</li> </ul>			Rural / Semi-Urban 125/- per quarter		
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Below 100 - 100%       Below 250 - 100%         BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB       BGGB Basic Savings Bank account - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance       Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         6.       Addition / Deletion of names in Joint       ₹ 150/- per occasion.         No charges for deletion of name on account of death of customer in joint A/c.       No charges for deletion of name on account of death of customer in joint A/c.					
BGGB Super Saving Account - 1000+ G.S.T. per qtr. on QAB         BGGB Basic Savings Bank account - Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         6.       Addition / Deletion of names in Joint         Accounts / Change in       ₹ 150/- per occasion.					
BGGB Basic Savings Bank account -       Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) -       Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) -       Zero Balance         6.       Addition / Deletion of names in Joint       ₹ 150/- per occasion.         Accounts / Change in       No charges for deletion of name on account of death of customer in joint A/c.					
BGGB Basic Savings Bank account -       Zero balance         Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) -       Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) -       Zero Balance         6.       Addition / Deletion of names in Joint       ₹ 150/- per occasion.         Accounts / Change in       No charges for deletion of name on account of death of customer in joint A/c.			BGGB Super Saving Account - 1000+ G S T per atr on OAB		
Baroda Gujarat Govt. Employee salary A/c Scheme (SB182) - Zero balance         Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         6.       Addition / Deletion of names in Joint         Accounts / Change in       ₹ 150/- per occasion.					
Baroda Gujarat Non-Govt. Employee salary A/c Scheme (SB183) - Zero Balance         6.       Addition / Deletion of names in Joint       ₹ 150/- per occasion.         Accounts / Change in       No charges for deletion of name on account of death of customer in joint A/c.					
6.       Addition / Deletion of names in Joint       ₹ 150/- per occasion.         No charges for deletion of name on account of death of customer in joint A/c.       No charges for deletion of name on account of death of customer in joint A/c.					
names in Joint Accounts / Change inNo charges for deletion of name on account of death of customer in joint A/c.					
Accounts / Change in	6.   A				
÷ ·		ames in Joint			
$C_{\text{resumment}}$ <b>h</b> $(C \land 100)$ <b>F</b>	na				
Current Premium Account (CA108)- Free	n				

	operational	Baroda Gujarat Privileged current Account (CA109)- Free		
	instructions (including Lockers)			
	(Manual)			
7.	Nomination	First time nomination free.		
	(Manual)	Modification / Change in nomination - ₹ 100		
8.	Charges for	No charge within the bank.		
	Standing Instructions	50/- per transaction plus applicable remittance charges in case of credits for		
	(System)	outside the branch whether in same city or other cities plus actual postage charges		
9.	Charges for inability	100/- per occasion.		
	to carry out standing			
	instructions due to			
	insufficient balance in			
	the account			
10.	(System) Charges for Stop	S.B₹100/- per instrument		
10.	Payment instructions	CA./CC./OD $- ₹ 200/- per instrument$		
	(Per instrument)			
	(System)			
	In case of loss of	In case of loss of complete blank cheque book		
	complete blank	Max. ceiling as below:		
	cheque book (System)	Savings Bank – ₹ 400/- C.A./C.C./OD – ₹ 600/-		
	(System)	Cheque returned Unpaid (Inward)		
		Up to $\gtrless 1$ lac $- \gtrless 150/-$		
		Above ₹ 1 lac to less than ₹ 1 crore - ₹ 300/-		
		For ₹ 1 crore and above - ₹ 550-		
		Cheque return due to technical reason		
		- not at the fault of customer - No charges		
		<b>Cheque (drawn on us) returned (Outward Return) –</b> (Financial Reason)		
		Up to $\gtrless 1$ lac $- \gtrless 150/-$		
	Charges for	Above $\gtrless 1$ lac to less than $\gtrless 1$ crore $- \gtrless 300/-$		
	Cheque returned	For ₹ 1 crore and above - ₹ 550/- per instrument		
11.	unpaid –(Inward)	In case Bank remains out of funds; actual interest @ 2.00% over BPLR rate is to		
	Clearing / Transfer (System)	be charged extra		
	(System)	For other reasons $- \gtrless 250/-$		
		For technical reasons- not at the fault of customer- No charges		
		NOTE:		
		1. For transfer cheques received at the branch, charges to be recovered from		
		the drawer of the cheque.		
		<ol> <li>The interest is to be credited to P/L Interest Received A/C (others).</li> <li>No charges to be recovered in case of return of cheques drawn by our</li> </ol>		
		customers on account of stop payment instructions.		
		4. Charges for entries (Dr.) received through ECS and not responded: -		
		As per cheque return charges		
		A) Inoperative Savings Bank a/cs.		
		i) Account maintaining stipulated minimum balance – Nil		
		ii) No penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained		
	Incidental charges	- As stipulated by RBI. Approved by EMC vide agenda item J-2 dated		
12.	for inoperative	10.07.2014		
	accounts (System)			
	(System)	For inoperative Current Account -		
		Nil charges for inoperative current account		
		Branch should endeavor for making inoperative A/Cs into operative by follow		
		up.		

13.	Charges for issuance	100/- per certificate (for individuals)	
	of, at the request of		
	customer.	150/- per certificate (for others)	
	(System)	CA108,CA109- Free	
14.	Charges for issuance	First certificate free.	
	of Interest Certificate,		
	at the request of	Additional 100 per copy	
	customer (System)		
15.	Penal Charges for late	₹ 2/- per pm per ₹ 100/-	
	payment of		
	installments in		
	R.D.A/cs.		
	(System)		
16.	Premature closure	SB A/c	
	of A/cs –	No charges	
	(within a year)	if the account is closed within 14 days of first customer induced credit into the	
	(System)	account. if account is closed due to death of Account Holder.	
	(bystem)		
		275/- if account is closed beyond above time but within 1 year of the first	
		customer induced transaction. (Excluding Small Savings bank and Basic Savings	
		Bank accounts).	
		BGGB Super Saving Account - 500/-	
	(System)	Current Account	
		Individual : 600/-	
		Others : 600/-	
	(System)	RD/ YSJY A/c Individual: 100/-	
		Others : 150/-	
		Closure of Account (all types of account)	
		due to death of Account Holder – No Charges	
		Current Premium Account (CA108)- 1200/-	
1-		Baroda Gujarat Privileged current Account (CA109)- 1200/-	
17.	Issue of Solvency	Baroda Gujarat Privileged current Account (CA109)– 1200/-Non-commercial–₹ 300 per lac	
17.	Certificate	Baroda Gujarat Privileged current Account (CA109)– 1200/-Non-commercial $- \gtrless 300$ per lacCommercial $- \gtrless 500$ per lac.	
17.		Baroda Gujarat Privileged current Account (CA109)– 1200/-Non-commercial–₹ 300 per lac	
17.	Certificate	Baroda Gujarat Privileged current Account (CA109)– 1200/-Non-commercial $- ₹ 300$ per lacCommercial $- ₹ 500$ per lac Min. ₹ 1000/- Max. ₹ 15000/-	
17.	Certificate	Baroda Gujarat Privileged current Account (CA109)– 1200/-Non-commercial-₹ 300 per lacCommercial-₹ 500 per lac Min. ₹ 1000/- Max. ₹ 15000/-NOTE: For issuance of capacity certificate for obtaining VISA for educational	
17.	Certificate	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to	
17.	Certificate	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500	
17.	Certificate	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their	
	Certificate (Manual)	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:	
17.	Certificate (Manual) Charges for issuance	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their	
	Certificate (Manual) Charges for issuance of	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:	
	Certificate (Manual) Charges for issuance of Bankers Certificate	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:	
	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:	
	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:	
	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:	
	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender.	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual)	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate	
	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts with restrictive	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate         Current, Cash Credit, Over Draft Account One time at the time of acceptance of	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts with restrictive operations	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate         Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification - ₹ 500/-	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts with restrictive operations (System)	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate         Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification - ₹ 500/- Savings Bank Account - ₹ 100/-	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts with restrictive operations (System) Allowing operations	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate         Virent, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification - ₹ 500/- Savings Bank Account - ₹ 100/-         One time charges at the time of acceptance / modification of instructions.	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts with restrictive operations (System) Allowing operations in an a/c through	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate         Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification - ₹ 500/- Savings Bank Account - ₹ 100/-         One time charges at the time of acceptance / modification of instructions. Savings Bank Accounts       - ₹ 500/-	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts with restrictive operations (System) Allowing operations in an a/c through a) Power of Attorney	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate         Volume at the time of acceptance of instruction or at the time of modification - ₹ 500/- Savings Bank Accounts         One time charges at the time of acceptance / modification of instructions. Savings Bank Accounts         One time charges at the time of acceptance / modification of instructions. Savings Bank Accounts         Ourrent, Cash Credit, Over Draft Account	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts with restrictive operations (System) Allowing operations in an a/c through a) Power of Attorney b) Mandate	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate         Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification - ₹ 500/- Savings Bank Account - ₹ 100/-         One time charges at the time of acceptance / modification of instructions. Savings Bank Accounts       - ₹ 500/-	
18	Certificate (Manual) Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender. (Manual) Opening accounts with restrictive operations (System) Allowing operations in an a/c through a) Power of Attorney	Baroda Gujarat Privileged current Account (CA109)– 1200/-         Non-commercial       -₹ 300 per lac         Commercial       -₹ 500 per lac.         - Min. ₹ 1000/       - Max. ₹ 15000/-         NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500         Issuance of above certificate NIL to staff members for educational loan of their children:         ₹ 1000/- per certificate         Volume at the time of acceptance of instruction or at the time of modification - ₹ 500/- Savings Bank Accounts         One time charges at the time of acceptance / modification of instructions. Savings Bank Accounts         One time charges at the time of acceptance / modification of instructions. Savings Bank Accounts         Ourrent, Cash Credit, Over Draft Account	

21	Change of authorized Signatory including reconstitution of A/c. (System)	Current, Cash Credit, Over Draft Account - ₹ 250/- per change
22	Copy of original of cheque / DD (paid by the Bank) (Manual)	₹ 180/-

## SECTION III

## COLLECTIONS

Sr.	AREA OF BANKING	Service charges (Floor Rate) Plus	GST	
No. 1.	SERVICE Collection of	CHARGES MANDATED BY RBI w.e.f. 30.03.2012		
1.	outstation	CHARGES MANDATED DT RDI W.C.I. 50.05.2012		
	cheques (By	Up to ₹ 5,000/-	-₹25/-	
	sending cheques	Above ₹ 5,000/- and up to ₹ 10000/	/₹50/-	
	physically)	Above ₹ 10,000/- to ₹ 1/- Lac	<b>-</b> ₹ 100/-	
		₹ 1 Lac to ₹ 5 Lac	<b>-</b> ₹200/-	
	a) <b>Through our</b>	₹ 5 Lac to ₹ 10 Lac	-₹225/-	
	bank's branches	Above ₹ 10 Lac	<b>-</b> ₹250/-	
	(System)	Above changes are inclusive of out	of non-last amongon is nontagon lasurian	
		extra.	of pocket expenses i.e. postages /courier	
	b) Direct through		<b>0:50</b> basis between collecting bank and	
	other banks i.e.		remitted through RTGS /NEFT to other	
	instruments drawn at	bank.		
	a center where			
	we have no branch.			
2.	(System) Cheques collected	For Immediate gradit of outstation	chaques Our usual collection charges	
4.	through our branch	For <b>Immediate credit</b> of outstation cheques Our usual collection charges should be recovered in full		
	for another bank	should be recovered in full		
	(System)			
3	Outstation Cheque	50% of collection charges		
	return charges			
	(System)			
4	Collection of other		minimum period of 1 year then no charges.	
	Banks deposits /	Else flat – ₹ 50/-		
	receipts on maturity			
-	(Manual)			
5.	Collection of Bills (Clean / Doc	Bills for Amount : Up to $\neq 100000 \neq 12$ Der $\neq 1000 / 6$	Or part thereof subject to Minimum ₹ 100/-	
	Demand & Usance)	Op to X 100000/- X 12- Per X 1000/- X	of part mereor subject to Minimum C 100/-	
	a) Applicable			
	to IBCs			
	(System)			
		Above ₹ 1 lac up to ₹ 10/- lac - ₹ 11 Minimum ₹ 1200/-	I/- per ₹ 1000/- or part thereof subject to	
		Above ₹ 10/- Lacs - ₹ 10/- per ₹ 10	00/- , Min. ₹ 10,000/- & Max. ₹ 12,000/-	
		Postage/Courier is to be recovered or	n actual basis.	
	b) Applicable to			
	OBCs		/- per ₹ 1000/- or part thereof subject to	
	(System)	mini	mum ₹ 100/-	
		Above ₹ 1/- lac ₹ 9/-	- per ₹ 1000/- & up to ₹ 10/- lacs or part	

		Above $\gtrless 10/-$ lacsthereof subject to a min. of $\gtrless 1000/ - १ \$/-$ per $\gtrless 1000/ N_{12} = 1000/-$
6		Min. ₹ 9,000/- & Max. ₹ 15,000
6.	Handling charges	₹ 100/- per instrument
	for bills returned unpaid.	50% of the collection charges subject to a min. ₹ 200/-
	Local Outstation	Note:
	(System)	Postage/courier is to be recovered on actual basis in higher multiple of ₹ 5/
7.	Charges for	₹ 100/- per bill. (Also in cases of BP/BD – where there is a change in
	presentation of	instructions.
	usance bills	
	(System)	
8.	Change of original	₹ 100/- per request
	instruction in respect	
	of OBC/IBC e.g.	
	a) Delivering free	
	of payment	
	b) waiving 'c' form	
	etc	
	c) Allowing rebate	
	d) Extending time	
	for retirement	
	(System)	

#### Section IV REMITTANCES

ICT/1011	EMITTANCES			
Sr.	AREA OF BANKING	Service charges (Floor Rate) Plus GST		
No.	SERVICE			
1.	Issuance of DD/BC	Individual		
	(System)	Up to ₹ 5000/-	:₹50/-	
		Above ₹ 5000/- to ₹ 1 lac : ₹ 3/- per thousand or part thereof.		
		Minimum ₹ 50/-		
			Maximum ₹ 300/-	
		Above ₹ 1 lac	: $\mathbf{\xi}$ 5/- per thousand or part thereof.	
			Minimum ₹ 500/- and	
			Maximum ₹ 15000/-	
		For SB182 & SB183		
		SIX DD/BC free per c	uarter for Personal Use (Max. Amount 500000/-)	
	(System)	Non- Individual		
		Up to ₹ 5000/-	-₹50/-	
		Above ₹ 5000/- to ₹ 1	lac: $- \mathbf{\xi} 3/-$ per thousand or part thereof.	
			Minimum ₹ 50/-	
			maximum ₹ 300/-	
		Above ₹ 1 lac :	- ₹ 5/- per thousand or part thereof.	
			Minimum ₹ 500/-	
			Maximum ₹ 15000/-	
		Note :		
			DD/Bankers' cheque in respect of loan sanctioned by the	
			t is made directly to the suppliers.	
			waive charges vested with Regional Manager on case	
			ecommendation of the branch subject to half- yearly	
		review - keeping in	view the value of the account.	
2.	Cancellation of	Individual & Non In	dividual:	
	DD/ Bankers'	Up to ₹ 500/- Ni	l	
	cheque and/or	-	100/- per instrument.	
	issue of fresh DD/		-	
	Bankers' cheque			
	in lieu of lost one.			

	(System)	In case of lost instrument,
	(System)	Up to ₹ 500/- ₹ 20/-
		Above ₹ 500/- ₹ 200/- per instrument
	DUPLICATE DD	Individual & Non Individual-
	(System)	Up to ₹ 500/ ₹ 50/-
		<b>Above</b> ₹ <b>500/-</b> - ₹ 250/- per instrument
3	Against tender of	50% plus higher charges over floor rates
	cash for any mode of remittance	
	(System)	
4.	Remittance of	With effect from 23.05.2016 (As per RBI circular RBI/2015-16/306 DPSS
	fund through RTGS	(CO) RTGS No. 1926/04.04.002/2015-16 dated 04.02.2016
	( <b>Through Cheque</b> ) As per RBI circular	<ul><li>(A) On all RTGS Transactions (INWARD) - NIL</li><li>(B) RTGS transaction (Outward)</li></ul>
	RBI/2011-12/166-	2 Lakhs To 5 Lakhs - ₹ 24.50
	DPSS(CO)RTGS	5,00,001 and above - ₹ 49.50
	No. 388/04/04/.002/	
	2011-12 dated 05.09.2011	Free for CA108, CA109, SB182 & SB183
	(System)	1100 101 CA100, CA107, 50102 & 50105
5	Remittance of fund	A) NEFT Transactions (INWARD) Nil
	through NEFT	B) NEFT Transactions (OUTWARD) -
	through cheque/cash	
	(System)	Up to ₹10,000 - ₹2.25 ₹ 10,001 to ₹1,00,000 - ₹4.75
		₹1,00,001 to ₹2,00,000 - ₹14.75
		₹ 2,00,001 and above - ₹ 14.75
		Free for CA108, CA109, SB182 & SB183
		<ul> <li>Additionally, NEFT/RTGS/IMPS done by ADC channel is free of cost.</li> </ul>
6	Payment of Fixed	Remittance charges as applicable plus out of pocket expenses
	deposit to other bank	CLARIFICATIONS:
	(Manual)	<b>The</b> powers for granting concessions / waiver in respect of remittances charges are as under.
		a) In case of borrowal accounts the waiver / reduction in charges will be decided by
		the sanctioning authority of the advance a/c (not below the rank of Regional
		Manager). Thus, for advances sanctioned / reviewed under the discretionary lending powers of
		the branch then the waiver/reduction will have to be referred to the Regional
		Manager. Wherever waiver / concession in remittance charges are sought in an
		advance account, the credit proposal must mention about the same giving proper justification, overall yield in the account and benefit accruing to the branch. To make
		it abundantly clear, we mention that for credit proposals falling within OR beyond
		the sanctioning/review powers of the Branch head and containing recommendation
		for granting waiver/concession in remittance charges to the party then the powers to
		grant such concession/waiver will rest with the respective Regional Manager and above.
		For credit limits beyond the sanction powers of the Regional Manager, such
		concession / waiver in remittance charges in borrowal accounts shall be considered by the concerned sanctioning authority i.e. HOCC/ HOGMCC-V/HOGMCC-IV /
		RMCC-V/RMCC-IV/ Board as the case may be.
		b) In case of accounts other than borrowal accounts the charges can be waived /
		reduced, keeping in view the value of the account, as under. 1. The branch should submit the proposal to the Regional Manager, on case to case
		basis, along with its recommendations for due consideration- subject to half yearly
1		review.

#### SECTION – V

## MISCELLANEOUS SERVICES

Sr.	AREA OF BANKING	Service charges (Floor Rate) Plus GST	
No.	SERVICE		
1		5 1 1 0 <b>7</b> 250/	
1.	Safe Custody	Sealed Covers: ₹ 350/- per cover per annum or part thereof.	
	Charges	Scaled house $= \pm 2000/$ and how not compare (size 200 subic in the	
	(Manual)	Sealed boxes – ₹ 3000/- per box per annum (size 200 cubic inch)	
		Bank's own Deposit Receipt : No charges	
2.	Attestation of	100/- per instrument / occasion.	
	customer's signature	In case of joint A/c 150/-	
	(Manual)	CA108,CA109 - Free	
3	Inquiries relating to	Up to 3 months : Free	
	old records.	3 to 12 months old $: ₹ 100/-$ per item.	
	(Manual)	Above 12 months : $₹$ 300/- per item + $₹$ 100 for every additional year	
4	To ascertain fate of	Free under CTS.	
	local cheques lodged		
	in clearing, at the		
	request of the		
	customer.		
5	Photo	₹ 100/- per photo / occasion	
	Attestation		
	(Manual)		
6	Cash Handling	Total cash deposited at Base and Non-base branch (local and outstation)	
	Charges-FOR	a. Savings Bank accounts (excluding BSBD & Financial Inclusion accounts)	
	CASH DEPOSIT	Cash Deposit- First -10- transaction per month- (excluding Alternate	
	(Applicable to base	Channel transaction) - Free of charge	
	branch and also to Local Non-base CBS	Beyond -10- transaction (excluding Alternate Channel transaction) - ₹ 50/-	
	branches)	per transaction $(In argue of each according \overline{Z} = 50000/ or more denosited with the bank during$	
	(System)	(In case of cash aggregating ₹ 50000/- or more deposited with the bank during any one day, customer is required to quote his/her PAN or submit form 60)	
	(System)	**For BSBD and FI accounts there are no service charges for cash deposit)	
		Tor BSBD and M accounts there are no service charges for cash deposit)	
		b. For CA/OD/CC/Other Accounts:	
		Cash Deposit Up to ₹ 50000/- Or Up to 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher - free of charge	
		per day	
		Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ₹ 10/-	
		per packet or a part thereof. (Min. ₹ 10/-, Maxi. ₹ 10000/-) No upper Limit.	
		Beyond Cash Deposit of ₹ 50000/- or above 10 packets – i.e. 1000 pieces of	
		notes of any denominations taken together, whichever is higher charges will be	
		levied as - Above 10 packets - i.e. 1000 pieces of notes charges will be levied	
		@ ₹ 10/- per packet or a part thereof. (Min. ₹ 10/- , Maxi. ₹ 10000/- ) -	
		For Outstation Non Base Branch –	
		Up to 50000 – NIL	
		Above 50000 to 1 Lakh 50/-	
		Above 1 Lakh 100/-	
		For CA109 – No charges	
	1		

For CA108 – No charges
Regional Manager have been authorized to reduce / waive the cash handling charges on case to case basis on the merit of each case as per Administrative powers

#### SECTION – VI LOCKER SERVICE CHARGES

Sr.	AREA OF BANKING	Service charges (Floor Rate) Plus GST			
No.	SERVICE				
1	LOCKER CHARGES	Class of Locker	Semi-Urban/ Rural	Metro/Urban	
		Small	1500/-	1800/-	
		Medium 2000/- 2500/-			
		Large 3000/- 4000/-			
		NOTES :			
		1. In case of breaking ope	en of the locker, ₹ 1000/- t	to be recovered as incidental	
		charges over and above a	ctual cost incurred for the	same.	
		2. Penalty for late payment of locker rent (from the due date) be levied as under:			
		-Where annual locker rental is overdue			
		- ₹ 500/- for first -3- months and thereafter - ₹ 100/- p.m.			
		When the rent is paid in advance for -3- years 10% discount may be allowed to			
		General Public. (20% for CA108 & CA109)			
		For Staff /Ex-staff- conce	ssion of 50% in rent		
		For SB182 & SB183 – 20% Discount on Locker Rentals.			
		CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR			
		- ₹ 100/- PER OCCASION (FOR GENERAL PUBLIC)			
		Rent in advance can be	accepted for maximum t	hree years only	

## SECTION - VII

#### **INTER-SOL CHARGES: -**

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1	CBS Operations Inter-SOL charges (A) CASH DEPOSIT (Inter- SOL) (System)	<ul> <li>A) CASH DEPOSIT (Outstation)</li> <li>Local Non-base branches</li> <li>Cash handling charge as applicable to base branch.</li> <li>Outstation - Non Base Branch</li> <li>SB Account (excluding BSBD &amp; FI Accounts)</li> <li>In case of Savings Bank account, first -5- (Five) transactions per month at base branch and non-base branches are free of charge. Above -5- transactions charges will be levied as under.</li> </ul>
		<ul> <li>For SB Accounts - ₹ 50 per transaction.</li> <li>(For ₹ 50000/- and above PAN is required to be submitted as per requirement of Income Tax)</li> <li>CA/CC/OD/others</li> <li>Cash deposit upto ₹ 50000/- per day per account is free of charges, thereafter in excess of ₹ 50000/-, service charges will be levied at ₹ 2.50 per thousand or part thereof.</li> </ul>

(B) CASH	First five transactions free per month (excluding withdrawals from ATM)
WITHDRAWAL (Inter-SOL)	thereafter charges of ₹ 100/- per transaction. (excluding BSBD & FI Accounts)
(System)	However, Maximum withdrawal allowed at outstation branch is ₹ 50000/- <b>per day</b> to the account holder only will continue
	Note:
	<ol> <li>Inter SOL cash payments to third parties is totally withdrawn</li> <li>Per day per transaction limit of ₹ 50000 /- is fixed for cash withdrawal by</li> </ol>
	drawer by self cheque (through withdrawal up to ₹ 25000/- SB Account without cheque book facility) at Non Base CBS branches irrespective of nature of
	accounts. Passbook should accompany with Withdrawals.
(C) FUND	C) FUND TRANSFER (Inter-SOL)
TRANSFER (Inter-SOL)	Transfer of funds through cheque amongst the customers of CBS branches will as under:
(i) Transfer of funds	as under.
within the	Free of charge transfer of funds through cheque irrespective of any amount.
same clearing area	The of charge number of funds through cheque intespective of any amount.
through cheque.	
(ii) Fund Transfer	Free of charge transfer of funds through cheque irrespective of any amount.
amongst CBS	
branches:	
a)- Transfer of	
funds outside the	
clearing area through	
cheques drawn on any	
of our CBS branches.	
(System) b) Funds transfer	<b>Free of charge</b> transfer of funds through cheque irrespective of any amount.
amongst CBS	<b>Free of charge</b> transfer of runds through cheque intespective of any amount.
branches through	
collection of	
outstation cheques	
drawn on our CBS	
branches. (System)	
c) Funds transfer	NIL
through payment of	Mandated by RBI under Speed Clearing charges.
cheque drawn on our	(In such cases, charges are levied on Payee by presenting bank as per RBI
outstation CBS	guidelines)
branches received	
through clearing.	Periodical Transfer of funds through Inter-SOL from one account to another
(iii) Transfer of Funds for certain	within the Bank
specific transaction.	
(System)	(i) From Collection Accounts (i.e. accounts wherein no debit transactions other
	than such periodical funds transfer entries are reflected) to the principal account
	of the same organization.
	No charges
	(ii) Advances/Borrowal A/cs: From one account to any other account of same
	organization. When debit balances are transferred on the same day
	No charges
(D) COLLECTION	Free of charge.
OF CHEQUES (Inter-	
SOL)	
(i) Collection of Local	
cheques Through	
clearing by local non-	
base branches	

(ii) Cheque collected	Free of charge.
Through outstation	
non-base branches	
drawn on other Banks	
within clearing area of	
that center.	

## SECTION-VIII

## GENERAL

Sr. No.	AREA OF BANKING SERVICE	Service charges (Floor Rate) Plus GST
1.	(APPLICABLE TO ALL ABOVE SERVICES/ ACTIVITIES)	<ul> <li>a) Ordinary Post – Actual, subject to Min. ₹ 25/-</li> <li>b) Registered / Speed Post/courier – Actual, subject to Min. ₹ 75/-</li> <li>or</li> </ul>
	Postal charges in India	Actual Whichever is higher
2.	Higher Service charges for non customers of the Bank. (Manual/System)	For all banking services to non-customers of the Bank, service charges shall be 50% higher than the floor rates, across the board plus Taxes
3	Definition of Floor rates	Floor rates shall mean rates of service charges fixed by our bank as detailed in this circular.

# SECTION IX

# EXEMPTIONS / CONCESSIONS IN SERVICE CHARGES

Sr.	AREA OF BANKING	Service charges (Floor Rate) Plus GST		
No.	SERVICE			
1.	Defense	Only the following concessions in service charges be extended to Defense		
-	Personnel	Personnel, Paramilitary Personnel, Ex-Servicemen and Central Industrial		
	(Manual)	Security Force (CISF) personnel".		
		a) At non-remittance of colory (terminal dues		
		a) At par remittance of salary / terminal dues.		
		b) At par remittance to family up to ₹ 50,000/- per month and onetime		
		remittance for payment of school / college fees in a year. Out of pocket		
		expenses to be recovered.		
		c) At par custody of WILLS.		
		Normal concessions as applicable to other customers in respect of collection of		
		outstation cheques up to ₹ 5,000/- at a time.		
2.	Ex-servicemen	Not to levy service charges such as processing, documentation and inspection		
	/ widows of Ex-	charges on loans granted to Ex-Servicemen, Widows of Ex-Servicemen, War		
	Servicemen,	Widows and disabled service personnel under NEF, SEMFEX-II and SEMFEX-		
	war widows,	III schemes sponsored by SIDBI, NABARD and KVIC respectively and also on		
	disabled	loans sanctioned by the Bank outside these schemes for their self-employment		
	service	purpose.		
	personnel			
	(Manual)			
3.	Donations to PM /	I. At par collection of cheques favouring the fund.		
	CM's Relief Funds	II. Free remittances favouring these funds.		
	(Manual)	6		

4.	Teachers Employed in	I. Free discounting of salary bills / cheques up to ₹ 25000/			
	Government Run	II. At par collection of salary bills.			
	Schools /Central				
	Schools (Manual)				
5.	Blind/Disabled/	I. At par collection of cheques.			
	Physically	II. Free Remittances.			
	Handicapped Persons	Conditions:			
	and	a) Institutions should be exempt from payment of Income Tax.			
	Institutions set up for	b) Free Remittances to be allowed only against debit to account and			
	their benefit (Manual)	Not Against Cash.			
		c) In all cases, the Branch Manager should satisfy with the eligibility			
6.	Proceeds invested in	a) At par remittance of maturity proceeds of Time Deposits as well as periodical			
	Time Deposit	interest to another branch.			
	including NRIs	b) At par collection of cheques issued as per court orders for investment in			
	(Manual)	Time Deposits.			
7.	Government	At par collection of cheques (only cheques issued by Government representing			
	Sponsored	subsidy under Government sponsored Schemes).			
	Schemes (Manual)				
8.	District Rural	i) At par collection of cheques deposited by DRDA,			
	Development				
	Agencies etc.	ii) No exchange should be charged for Issue of DDs to DRDA			
	(Manual)				
9.	NRI Customers	At par collection of rupee drafts issued by exchange companies and			
	(Manual)	correspondent Banks.			
		i) Rupee drafts should have been issued by exchange companies and			
		correspondent Banks or Foreign Offices of any Indian / Foreign Bank or			
		Exchange Companies maintaining accounts with our Bank or any other Bank			
		in India. ii)Drafts should be payable through rupee accounts maintained at branches in			
		India nominated by the Banks.			
10.	Senior Citizens	Free remittance facility to be allowed by debit to S.B. A/c. maintained by			
10.	(Manual)	Sr. Citizens for personal uses. At par collection of cheques in the name of			
	()	Sr. Citizens (the A/c holder)			
11.	Physically	Waiver of collection charges for physically challenged persons (who have			
	Challenged	suffered loss of use of hand/hands & or leg/legs) including Visually impaired			
	Persons	/blind person for instruments up to ₹ 50,000/- at par collection.			
	(Divyang)	I I I I I I I I I I I I I I I I I I I			
	(Manual)				
12.	Staff Members	Staff Members			
	(Manual)	- Ex-Staff Members			
		- Joint Accounts of staff members with close relatives (Same Rules as for			
		deposit A/Cs- Name of staff /ex staff as principal account Holder.)			
		i) No service charges for various transactions including issuance of cheque			
		book, Regeneration of Debit Card Pin, Net Banking Password etc.,			
		and other service charges unless otherwise specified to the contrary.			
		Conditions for Ex-staff Members:			
		a) He/she should be able establish his/her identity as an ex-staff member of our			
		Bank.			
		b) He/she should not be gainfully employed.			

13	Waiver of	Regional Heads are given discretion to waive /give concession wherever indicated. The			
-	Service	powers for waiver of charges if any are given in Discretionary Administrative Powers			
	Charges ( All		NOTES:		
	types of	- Valued customers should be decided by Branch Manager based on business/ social			
	service		consideration.		
	501 1100		oncession is to be allowed on lock		
	charges given			sed on	the merit of the case considering the overall
	in the circular)		benefit analysis.		
	(Manual)				ewed on yearly basis. However, the branches
		5	review the same earlier if situation		
			e 1		d of concessions granted in a register separately hould be got verified by the Regional Head
			ig his visit to the branch.	inu n s	nould be got vermed by the Regional fread
		uum	ig his visit to the branch.		
		SPECIMEN OF REGISTER:			
		For all concessions in all services			
		1	Sr. No.	8	Amount of concession
		2	Date	9	% age to normal charges
		3	Name of customer	10	Justification for concession/waiver
		4	A/c Type No.	11	Initials of Branch Manager
		5	Details of the Transaction	12	Details of /Approval of Regional Manager
		6	Normal charges as per	13	Date
			guidelines		
		7	Actual charges		
		There should be prior sanction of concession. The powers for			
		reimbursement of charges if any are given in Discretionary Administrative Powers Proper records should be maintained by sanctioning authority and Branch for			
		concessions at one place/ Register as per format given as above			
		concessions at one place, register as per format given as above			
		1			

#### SECTION XII DEBIT CARD RELATED CHARGES

DERI.	T CARD RELATED CHARGES				
Sr.	AREA OF BANKING	Service charges (Floor Rate) Plus GST			
No.	SERVICE				
1	ECS failure	₹ 250/- per occasion			
	(System)				
2	ECS Mandate	₹ 100/- per occasion.			
	verification				
	(System)				
3	Debit card Charges	Issuance ₹ 100/- p.a.			
	(issuance & Annual	Annual Fee ₹ 150/- p.a.			
	Fee) (System)				
	Excluding	*SB182 & SB183 are excluded for the Debit card charges.			
	PMJDY,BSBD, No				
	Frill & KCC				
4	ATM Transactions at	3 transactions free on Metro ATMs & 5 Transaction at Non Metro ATMS,			
	ATM of other than	thereafter			
	BOB's ATM (India)	₹23/- per Financial Transaction			
	(System)	₹11/- per non-financial transaction.			
	(Financial & Non-				
	Financial				
	Transaction)				
	ATM Transactions at	5 Transaction BOB ATM thereafter			
	BOB ATM (India)	₹10/- per Financial Transaction			
	(System) (Financial & Non-	₹5/- per non-financial transaction.			
	Financial & Non-	Free Unlimited transaction at Bank of Baroda ATM for SB182 & SB183			
	Transaction)	The Ominine transaction at Dank of Daloua ATM for 5D162 & 5D165			
5	Debit card Decline	Penalty for decline of Debit card transaction due to insufficient fund in			
5	penalty	the account ₹ 20 per transaction.			
	penalty				

Card Replacement	₹ 200/- per replacement.
8	₹ 15/- per quarter
SB Accounts	
SMS alert charges –	₹ 25/- per quarter
Other than SB	
accounts (System)	Free for SB182 & SB183
Charge Slip retrieval	₹ 400/- per replacement
charges	
(System)	
AEPS Transaction	First Four debit free per month after that ₹ 20 will be charges for each debit.
Surcharges for Rail	2.50% of transaction amount or ₹ 10/- whichever is higher
Tickets and Petrol/	
Fuel / Gas Stations	
(System)	
Surcharges for	1.00 % of transaction amount
Colleges, Universities,	
<b>Professional Schools</b>	
& Junior Colleges and	
for payments of	
certain Government	
Services	
(System)	
	Other than SB accounts (System) Charge Slip retrieval charges (System) AEPS Transaction Surcharges for Rail Tickets and Petrol/ Fuel / Gas Stations (System) Surcharges for payments at certain Colleges, Universities, Professional Schools & Junior Colleges and for payments of certain Government