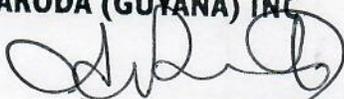


BANK OF BARODA (GUYANA) INC.

SERVICE CHARGES AND FEES

Sl. No.	AREA OF BANKING SERVICE		REVISION PROPOSED W.E.F. 01.04.2019
	SECTION - I	DEPOSITS AND ALLIED SERVICES	
1.	Ledger folio charges	Applicable to BUSINESS CHECKING & OVERDRAFT Account (excluding loan against banks own deposits)	
		• Overdraft Account	G\$ 500.00 per ledger page
		• Business Checking Account	G\$ 500.00 per ledger page
		• Business Checking Account -USD	No folio charges
		• Savings Bank Accounts	No folio charges
		Notes:- For accounts maintained on computers, 30 entries or part thereof to be treated as One ledger page. Ledger folio charges to be recovered on QUATERLY basis at the time of quarterly closing.	
2.	Charges for issue Of Duplicate Statement/ Pass Book	• First Pass Book	Free
		• Duplicate Pass Book with latest balance	G\$ 1500.00
		• Statement per ledger page	G\$ 300.00
3.	Cheque Book Issuance Charges	• Savings Bank, Business Checking Account & Overdraft Account:	20 leafs - G\$ 1500
		• Personalized cheque book	50 leafs - G\$ 3500
			100 leafs - G\$ 7000
4.	Opening & minimum balances	• Business Checking Account	G\$ 10,000.00
		• Savings Bank Accounts	G\$ 1000.00
5.	Charges for not maintaining minimum balance	• Business Checking Accounts	G\$ 1000.00 per month
		• Savings Bank Accounts	G\$ 500.00 per annum.
6.	Charges for Standing Instructions	Addition/ deletion of names in joint Accounts/ Change in Operational Instructions (Including Lockers)/ Any other transaction instructions	G\$ 300.00 per instruction
7.	Charges for Stop Payment Instructions (Per instrument)	• Savings Bank Accounts	G\$ 500.00 per instrument
		• Business Checking Accounts	G\$ 1500.00 per instrument
		• Overdraft Accounts	G\$ 1500.00 per instrument
	In case of loss of complete	• Savings Bank Accounts	G\$ 2500.00

FOR
BANK OF BARODA (GUYANA) INC


Managing Director

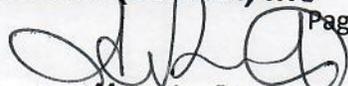
BANK OF BARODA (GUYANA) INC.

SERVICE CHARGES AND FEES

	blank cheque book	<ul style="list-style-type: none"> • Business Checking Accounts • Overdraft Accounts 	<p>G\$ 5000.00</p> <p>G\$ 5000.00</p>
8.	Charges for Cheque returned unpaid	<p>Local cheques:</p> <p>(A) Cheque deposited & Returned Unpaid (Inward Return)</p> <ul style="list-style-type: none"> • Normal Clearing • Special Clearing <p>(B) Cheque (drawn on us) returned (Outward Return)</p> <p>1) Charges to be recovered for both inward and outward clearing</p> <p>2) For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque</p> <p>3) Branch Manager can double the said charges in cases where the incidence of cheque return is high</p>	<p>G\$ 600.00 per instrument</p> <p>G\$ 1200.00 per instrument</p> <p>G\$ 1200.00 per instrument</p>
9.	Incidental charges for inoperative accounts	<p>(A) Inoperative Savings Bank A/cs</p> <p>(i) Account maintaining stipulated minimum balance</p> <p>(ii) Account NOT maintaining stipulated minimum balance - at the time of interest application as at end of 1st year of inoperative status</p> <p>(iii) If the balance in the a/c is G\$250.00 or less - Entire balance to be appropriated towards service charges</p> <p>(B) For inoperative Current Account</p> <p>This charge is in addition to charges for not maintaining minimum balance</p>	<p>G\$ 250 per month</p> <p>G\$ 250.00</p> <p>G\$ 300 per month</p>
10.	Charges for Reactivation of Dormant Accounts	<ul style="list-style-type: none"> • Savings Bank Account • Business Checking Account 	<p>G\$ 1500.00</p> <p>G\$ 2500.00</p>
11.	Charges for issuance of Balance Certificate at the request of customer	<ul style="list-style-type: none"> • Savings Bank Accounts • Fixed Deposit Account • Business Checking Account 	<p>G\$ 1500.00</p> <p>G\$ 1500.00</p> <p>G\$ 1500.00</p>
12.	Charges for issuance of	<ul style="list-style-type: none"> • Savings Bank Accounts 	<p>G\$ 1500.00</p>

BANK OF BARODA (GUYANA) INC

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Managing Director

BANK OF BARODA (GUYANA) INC.

SERVICE CHARGES AND FEES

	Certificate for Income Tax purpose at the request of customer	<ul style="list-style-type: none"> Business Checking Account Overdraft / Loan account 	G\$ 2000.00 G\$ 2000.00
13.	Premature closure of A/cs – (within a Year)	<ul style="list-style-type: none"> Savings Bank Accounts Business Checking Accounts 	G\$ 1500.00 G\$ 3000.00
	<u>SECTION-II</u>	<u>ADVANCES & GUARANTEES</u>	
1.	Processing Charges (fresh)	Fund Based Working Capital	
		Overdraft Limit/ Demand/ Term Loan	
		<ul style="list-style-type: none"> Up to G\$ 10.00 million 	1% loan amount Max. G\$50,000
		<ul style="list-style-type: none"> Above G\$ 10.00 million & up to G\$ 25.00 million 	0.75% loan amount Max. G\$ 100,000
		<ul style="list-style-type: none"> Above G\$ 25.00 million & up to G\$ 50.00 million Above G\$ 50.00 million 	0.50% loan amount Max. G\$ 200,000 0.50% loan amount
2.	Processing Charges for		
	<u>Review of credit facilities</u>	<ul style="list-style-type: none"> Working Capital & NFB Demand Loan/ Term Loan 	Normal charges No review charges
	<u>Adhoc sanction</u>	Pro-rata for the period of Adhoc at Applicable rates for the Adhoc Portion over the existing limits	
3.	Letter of Credit	Processing Charges	2% of LC amount or G\$ 2500, whichever is higher
4.	Guarantee	Processing Charges	2% of BG amount or G\$ 2500, whichever is higher
5.	Commitment Charges	For all FB & NFB Advances	50% of Processing Charges
6.	Cheque/ Bills Purchased/ Discounted or advances made there against.	All type of Bills/ Cheques purchased/ discounted and reimbursement received within 1 month. (This charge covers interest for 1 month time)	0.50% of bill/ cheque amount + collection charges as per section-III (presently it is also 0.50% of bill/ cheque amount) + actual postage charges/ out of

FOR

BANK OF BARODA (GUYANA) INC

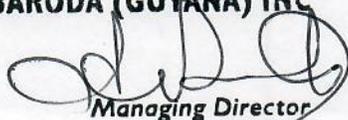

Managing Director

BANK OF BARODA (GUYANA) INC.

SERVICE CHARGES AND FEES

			pocket expenses.
	On cheques/ bills not realized within 1 month or returned unpaid at any point of time	Penal interest to be charged from 1 st day of expiry of 1 month of date of purchase till the date of actual reimbursement/ if cheque or bill returned unpaid at any point of time	Apart from above charges Penal Interest @ (PLR + 3%) pa for actual days in default in case reimbursement is received/ for actual days from purchase or discount date, in case of cheque or bill returned unpaid.
In all cases of Collecting Bank's Charges, if any, should be recovered in full.			
	SECTION – III	COLLECTION CHARGES	
1.	Collection of Cheques/ Bills (Clean/ Doc.-Demand & Usance)	Both OBC & IBC	0.50% of the Cheque/ Bill amount + actual postage charges/ out of pocket expenses.
	Handling Charges for Cheque/ Bills returned unpaid	Outstation	Over and above collection charges, G\$ 1500 + postage
In all cases of Collecting Bank's Charges, if any, should be recovered in full.			
2.	Collection of GRA Vehicle Licensing Fee		G\$ 200 per challan/ voucher
3.	Collection of GPL Electricity Bill		G\$ 40 per challan/ voucher
	SECTION – IV	REMITTANCES	
1.	Issuance of Manager's Check	<ul style="list-style-type: none"> • Up-to G\$ 1,000,000 • Above G\$ 1,000,000 	<ul style="list-style-type: none"> • G\$ 2000 per BC • G\$ 2500 per BC
2.	Issuance of Foreign Demand Draft in US\$ and other currency	Any Amount	<ul style="list-style-type: none"> • G\$ 5000 per DD
3.	Cancellation of DD/ Managers' Cheque and/ or issue of fresh DD/ Managers' Cheque in lieu of lost one	<ul style="list-style-type: none"> Cancellation of DD/ Managers' cheque Issue of fresh DD/ Managers' cheque 	<ul style="list-style-type: none"> • G\$ 2000 per DD / BC • Normal charges

FOR
BANK OF BARODA (GUYANA) INC

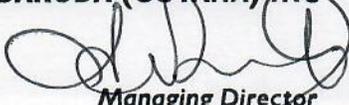

Managing Director

BANK OF BARODA (GUYANA) INC.

SERVICE CHARGES AND FEES

4.	Remittance of fund		
	Outward Remittance through	Rapid Funds 2 India	Up to Rs.50000, G\$2500 Above Rs.50000, G\$ 5000
		NEFT	Up to Rs.50000, G\$2500 Above Rs.50000, G\$ 5000
		RTGS	Up to Rs.50000, G\$2500 Above Rs.50000, G\$ 5000
		Wire Transfer (SWIFT)	Up to USD 2500, G\$ 2500 Above USD 2500, G\$ 5000
	Inward Remittance	Inward Wire Transfer (SWIFT) Remittance	Min. G\$ 2000 or USD 10.00@ rate of remittance whichever is higher
	Against tender of cash for any mode of remittance	100% higher charges over floor rates	
	<u>SECTION - V</u>	<u>OTHERS</u>	
1.	Cash Handling Charges	Cash Deposits in checking/ overdraft account	1% of the amount of cash deposited at any instance.
		Cash Deposits in all other accounts more than G\$ 5.00 million per day	G\$ 1000.00 per million for excess cash amount above G\$ 5.00 million per day
2.	Late cash deposit/ Night deposit	After close of normal business hour on the day	G\$ 8000 per occasion apart from other applicable charges
		<u>LOCKER SERVICE CHARGES</u>	
3.	Class of locker:	SMALL	G\$ 8000 p.a.
		MEDIUM	G\$ 12000 p.a.
		LARGE	G\$ 20000 p.a.
		1. In case of breaking open of the locker,	Actual cost incurred for break open plus following incidental charges to be recovered
		SMALL	G\$ 100,000
		MEDIUM	G\$ 250,000
		LARGE	G\$ 350,000
FOR			

BANK OF BARODA (GUYANA) INC


Managing Director

BANK OF BARODA (GUYANA) INC.

SERVICE CHARGES AND FEES

		2. Penalty for late payment of locker rent (from the due date) be levied as under:	
		SMALL	G\$ 100 per month
		MEDIUM	G\$ 200 per month
		LARGE	G\$ 300 per month
		3. Charges for Locker operations more than -12- times a year	G\$ 300 per occasion
4.	Opening of NRI's Account	Actual postage expenses incurred	100% to be recovered
5.	Internet Banking	Free of cost	Free of cost

Notes:

- 1) Bank reserves the right to change/ revise any of its charges/ fee etc. without any prior notice.
- 2) Apart from the above mentioned charges/ fees bank reserves the right to levy any other charges/ fee without any notice.
- 3) Wherever applicable the actual cost of stamp to be borne by the customer.
- 4) Legal/ valuation charges or any other professional fee (if any) will be recovered separately on actual basis and are excluded from this list.
- 5) Inspection Charges will be levied as per Bank's rule.
- 6) Actual Postages on account of any services rendered by the Bank on customer's request will be recovered separately.
- 7) Non-refundable commitment charges will be recovered for processing the loan application even if it is not sanctioned/ availed off, it will be adjusted from the processing charges once the advances is availed off. Will be recovered in advance at the time of making application for loan.
- 8) Managing Director is authorized to extend a concession upto 50% in service charges & fees on case to case basis.



(Arun Kumar Gupta)
Managing Director