



बड़ौदा यू.पी. बैंक Baroda U.P. Bank

बड़ौदा यू.पी. बैंक, बुद्ध विहार व्यावसायिक योजना, तारामंडल, गोरखपुर - 273016 दूरभाष - 0551-2230219
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HO/01/Credit/CIR/2020-21/82

Date: 12.05.2020

CIRCULAR TO ALL BRANCHES/OFFICES

ISSUED BY CREDIT DEPARTMENT- HO

Dear Sir,

Reg: Revised Rate of Service Charges on Loans & Advances.

Please refer to our circular no. HO/01/Credit/CIR/2020-21/07 dated 01.04.2020 whereby Rate of Service Charges on Loans & Advances have been communicated for new entity named as "Baroda U.P. Bank" which was came into existence on 1st April, 2020.

Hon'ble Board in its meeting held on dated 08.05.2020 has revised the service charges with immediate effect on loans & advances which are detailed as mentioned below:

Parameters	Extant Service Charges	Revised Service Charges
Bank Guarantee (Charges & Commission)	<p>Service Charges: Up to 2 lakh - 0.25%+ GST, Min Rs. 500/- 2.00 Lakh to 100 Lakh- 0.15%+GST, Min Rs. 1000/- More than 100 Lakh- 0.10% +GST, Min Rs. 25000/- Maximum Rs. 5.00 lakh.</p> <p>Guarantee Commission: <u>Performance Based Guarantee-</u> 0.5% per quarter or part thereof for Guarantee Amount min. for 6 months <u>Other than Performance Based Guarantee-</u> 0.75%perquarter or part thereof for Guarantee Amount min. for 6 months <u>Guarantee against 100% cash margin/FDR-</u> 25% of the commission as mentioned above</p>	<p>No Change</p> <p>Guarantee Commission: <u>(i) Performance Guarantee:</u> Rs. 150/- +0.50% per quarter or part thereof for the guarantee amt - min for 6 months <u>(ii) Other than Performance Guarantee:</u> Rs. 150/- +0.75% per quarter or part thereof for guarantee amt min for 6 months <u>(iii) Guarantee against 100% Cash Margin/FDRs:</u> Rs. 150/- + 25% of the commission amt as mentioned above, min for 6 months.</p>
Inland L/C (Charges & Commission)	<p>1. Unified charges (Commitment + Usance)</p> <ul style="list-style-type: none"> Sight LCs and up to 30 days usance: 0.70%. Beyond 30 days usance: 0.20%. <p>(The period is to be calculated from the date of opening of LC to the last date of its validity+ usance period of bill and part of a month should be construed as a completed month)</p> <p>2. Commitment Charges: Rs. 5000/- min</p> <p>3. Extension/Amendment of LC Rs. 500/- per amendment + as above.</p> <p>4. Enhancement of the value of LC shall be recovered for the additional amount, on the outstanding liability under the L.C. as stated above.</p> <p>5. Discrepancy fee: 0.15% min. Rs. 500/- Max. Rs.10000/</p> <p>6. Revolving Letter of Credit: as above</p> <p>Note: (a) Charges are to be recovered when a LC is opened or amended and no refund may be allowed in any circumstances whatsoever, whether a credit is cancelled, is only partly availed of or expired wholly unavailed of.</p>	<p>No Change</p>



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	<p>(b) Telex/Fax and cable charges shall be recovered additionally.</p> <p>(c) While issuing a stand by LC, service charges equivalent to commission on Financial or Performance Guarantee be recovered, according to the nature of the guarantee provided by the standby LC.</p> <p>7. Advising LCs (only where LC opening and advising banks are different): Rs. 500/</p> <p>8. Confirmation of LC (only where LC opening Bank and confirming Bank are different): For addition of confirmation, 0.20% p.m. for the period of validity and usance on the amount of LC.</p> <p>9. Transferable LCs: Rs. 500/- for each transfer in part or full and 0.10% p.m. acceptance commission min. Rs. 500 where usance drafts are to be accepted.</p> <p>10. Negotiation Charges: Rs. 500/-.</p> <p>11. Clean payments received under LC: Rs. 500/</p> <p>12. Attestation of commercial invoices: -NIL - at the time of negotiation/ collection. Rs. 50 for each subsequent occasion.</p> <p>13. Guarantees due to discrepancies in documents: 0.25% min. Rs. 500/- if payment is credited to beneficiary's a/c otherwise, Rs. 500 if payment not made</p> <p>14. Providing Credit opinion(including introduction) Rs.250/-</p> <p>15. New Credit related Areas Allowing interchangeability within fund based limits, based facilities and between fund based and non-fund based limits(to be charged on adhoc / temp interchangeability) 0.25% Min Rs. 500/- and Max. Rs. 1000/-.</p>	
Issuance of No Dues Certificate	<p>Priority Sector (PS) Loans: -NIL- NPS:</p> <p>(i) Individual - Rs.150/- + GST per certificate</p> <p>(ii) Firm - Rs.250/- + GST per certificate.</p>	<p>All Loans under Govt. Sponsored Scheme /Priority Sector Advances: NIL</p> <p>For Other Loans (Charges per occasion) - Rural Branches: Rs. 25/-</p> <p>Semi Urban/Urban Branches: Rs.100/-</p>
Issuing of NOC of all types	<p>Like granting NOC for ceding parri-passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC/Exchange of parri-passu letter in consortium) A/c with limit Rs. 25 lakhs and below Rs.1,000 + GST</p> <p>Above 25 lakhs to 10 crore - Rs.10,000 +GST</p> <p>Above 10 crore - Rs.20,000 + GST</p>	<p>Like granting NOC for ceding parri-passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC/Exchange of parri-passu letter in consortium) A/c with limit Up to Rs. 25.00 lacs - Rs.500/- + GST</p> <p>Above Rs. 25 lacs Rs. 5000/- +GST</p>
Revision of Repayment Schedule in respect of TL/DL)	<p>With limit up to Rs.10 lacs - Rs. 250/- per occasion</p> <p>Above Rs.10 lacs up to Rs.1 cr.- Rs. 2000/- per occasion</p> <p>Above Rs.1.00 cr. - Rs. 5000/- per occasion</p>	No Change
Modifications in terms & conditions of sanction	-----As above-----	<p>Accounts with limit up to Rs. 1.00 Cr Rs. 1000/- per modification.</p> <p>Above Rs. 1.00 Cr. - Rs. 5000/- for per modification.</p>

(Handwritten initials)



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Take Over Charges	A take-over penalty of 2% + GST to be levied on outstanding balance should be remained as per the standard EMI schedule as per sanction or outstanding balance, whichever is higher (in case of term loan); 2% + GST to be levied on sanctioned amount or outstanding balance, whichever is higher (in case of CC/OD) if the loan is taken-over by any other bank/F.I.	Withdrawn
Deviation Charges	One time charges of 0.10% of loan amount subject to minimum of Rs. 500 and maximum of Rs. 5,000 + GST to be charged per deviation.	Withdrawn
Commitment Charges	Mortgage Loan and Traders Loan (Overdraft facilities only): Minimum quarterly average utilization of sanctioned limits should be 50%. In case of quarterly average utilization of sanction limit is less than 50% of the sanction limit, interest in the account will be charged on minimum 50% of the sanctioned limits on quarterly basis. Working Capital: Accounts over Rs. 10 lakhs where the average utilization is below 50% of the limit or as indicated in QIS (Quarterly Information System) statement, commitment charges to be recovered @ 0.50% p.a. for the unutilized portion.	Withdrawn
Pre-Closure Charges	New Addition	Under Saral Vyapar Scheme: Pre-closure within 12 Months of initial sanction: 2% + GST Pre-closure after 12 Months of initial sanction: NIL Overdraft facility: Pre payment charges will be calculated on the sanctioned limit Term Loan: Pre-payment charges will be calculated based on amortization balance as per repayment schedule. Under Car Loan Scheme: Pre closure within 6 months: 4% of outstanding as per original repayment / EMI schedule. Pre closure after 6 months: -----NIL-----
Overdue Charges	2% additional interest on the overdue amount for overdue period.	No Change
NEC/Legal opinion FEE/ Charges	Loan Amount (in Rs.) NON AG. AG. 1. Up to 50,000/- Rs. 500/- Rs.350/- 2. 50,001/ to 100,000/ Rs. 500/- Rs. 500/- 3. 100,001/ to 100,0000/ Rs.1000/ Rs. 1000/ 4. >Rs. 100,0001/- Rs.1500/ Rs.1000/ 5. For obtaining certified copy of Sale Deed: Rs. 350/ per deed. NB: The above charges will be transferred from the account of Borrower to the account of Advocate.	No Change
Valuation Fee/ Charges	Location of properties/assets Max. fee payable (for any value) 1. Rural Rs.1500/- 2. Semi-urban Rs.2500/- 3. Urban/Metro Rs.3750/-	No Change



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	<p>a. The above rates are applicable for valuation of per property/fixed assets.</p> <p>b. GST (if, applicable) will be payable extra.</p> <p>c. In case of valuation of Land only, the charges will be payable @0.10% of the valuation of land - Minimum Rs. 500/- & Max. Rs. 1000/-</p> <p>d. In case of NPA accounts, valuation charges will be payable @ 50% of the rates quoted for valuation at different locations as above subject to minimum Rs. 750/- & max Rs.1875/</p> <p>e. For outstation work additional amount as detailed hereunder shall also be payable: Up to 8 Kms: No payment Above 8 Kms upto 25 Kms: Rs.250/ lump sum. Above 25 Kms : Rs.550/ lump sum</p>													
Mortgage Creation Charges	<p>Per borrowing entity with FB+NFB limits of Up to 10.00 Lakhs : - 500/- + GST Above 10.00 Lakhs & up to 50.00 lacs: - 1,000/-+ GST Above 50.00 Lakhs & up to 100.00 Lakhs: 5,000/- + GST Above 100.00 Lakhs : 10,000/- +GST</p> <p>Mortgage creation charges as mentioned above will be recovered separately for Retail Loans, except Education Loans and Home Loans/ Home Improvement Loan and Top up Loan. The charge specified is applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.</p>	Withdrawn												
Revalidation of Sanction	<p>Working Capital - 25% of the applicable processing charges. Term Loan - 25% of the applicable upfront charges.</p>	Withdrawn												
CERSAI Registration Charges	<p>For a loan up to Rs. 5.00 lakh: The fee would be Rs. 50.00 per mortgage, for both creation and modification of security interest. For a loan above Rs. 5 lakh: Rs. 100.00 per mortgage, for creation and for any subsequent modification of Security interest in favour of a secured creditor.</p>	No Change												
Pulling of report from portal of CICs including CIBIL on request of customer :	<p>Consumer Report: Rs. 10 per lakh min Rs. 100/ max Rs. 500+ GST (Per Enquiry). Commercial Report: Rs. 50 per lakh Min Rs 250/ max- Rs 1000 + GST (Per Enquiry).</p>	No Change												
Processing Charges	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Priority Sector</th> <th>NPS</th> </tr> </thead> <tbody> <tr> <td>Up to 10 Lakhs:</td> <td>0.25%</td> <td>0.50%</td> </tr> <tr> <td>> 10 Lakhs to 25 Lakhs</td> <td>0.25%</td> <td>0.30%</td> </tr> <tr> <td>> 25 Lakhs</td> <td>0.20%</td> <td>0.25%</td> </tr> </tbody> </table>	Particulars	Priority Sector	NPS	Up to 10 Lakhs:	0.25%	0.50%	> 10 Lakhs to 25 Lakhs	0.25%	0.30%	> 25 Lakhs	0.20%	0.25%	<p>Up to Rs. 2.00 lakh: Govt. Sponsored Scheme/P.S. Advances: NIL All other advances: 0.50% +GST min. Rs. 500 > Rs. 2.00 lakh to Rs. 1.00 crore: 0.25% + GST min. Rs. 1000/- > Rs. 1.00 Crore: 0.20% +GST min. Rs. 25000 &</p>
Particulars	Priority Sector	NPS												
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		>Rs. 20.00 lacs to Rs. 1.00 Crore : Rs. 1000+GST >Rs. 1.00 crore to Rs. 5.00 Crores: Rs. 3000+GST >Rs. 5.00 crores : Rs. 5000+GST Kisan Credit Card (KCC): (i) >3.00 lacs to 20 lacs - Rs. 500/ + GST (ii) >20 lacs to 1.00 crore - Rs.1000/ + GST (iii) >1.00 to 5.00 crore - Rs.3000/ + GST (iv) >5.00 crores - Rs.5000/ + GST
<ul style="list-style-type: none"> • No Processing/Review/Inspection Charges in KCC up to Rs. 3.00 lakh. • No Processing/Review/Inspection Charges in all priority sector advances up to Rs. 2.00 lakh. • No Processing/Review/Inspection Charges in all advances up to Rs. 1.00 lakh. • No Processing/Review/Inspection Charges in SHG up to Rs. 10.00 lakh. • No Processing charges should be levied for loan sanctioned under DRI/LABOD/OD against Bank's own deposit/SGSY/SCDC/Bank Guarantee/JLG/HWG/Education Loan/Staff Loans. 		
Frequency of Inspection/Asset Verification: <ol style="list-style-type: none"> 1. KCC - once in a year. 2. Farm Mechanization/Tractor/Agri Implements/Agri Allied Activities/Horticulture/ACABC/Agri Land Purchase/Deep Bore well - Half Yearly. 3. Working Capital (CC/GCC/Ag. Input to Traders/MSME etc. <ul style="list-style-type: none"> • Up to Rs. 2.00 lakh - Quarterly • Above Rs. 2.00 lakh - Bi-monthly 4. Loan to Professionals & self employed/Loan to Doctors/SRTO/Car/Two Wheelers/Commercial Tractor/Traders/MSME/GCC/Stand Up India Loans: <ul style="list-style-type: none"> • Loans up to Rs. 10.00 lakh: Once in a year. • Loans above Rs. 10.00 lakh & up to Rs. 50.00 lakh: Half Yearly Loans above Rs. 50.00 lakh: once in every three months (Quarterly). 5. Property Loan/House Loan / House Improvement/Krishak Awas: <ul style="list-style-type: none"> • In Regular Accounts: Once in two years. • Other Accounts: Half Yearly. 6. Loan against Future Rent Receivables: Once in a year. 7. Inspection of Securities (Collateral) charged to the Bank: <ul style="list-style-type: none"> • Loans up to Rs. 25.00 lakh: Once in 2 year. • Loans above Rs. 25.00 lakh: Once in a year. 		

All branches/Offices are advised to ensure strict compliance of the above and collect the charges accordingly without lapses so as the leakage of income may be controlled effectively.

Yours faithfully,

(Jitendra Kumar)
General Manager