

# BANK OF BARODA (GUYANA) INC.

## SERVICE CHARGES AND FEES

| Sl. No. | AREA OF BANKING SERVICE                                |  | REVISED SERVICE CHARGES<br>W.E.F. 01.09.2015                       |
|---------|--|--|--|
|         | <b><u>SECTION – I</u></b>                              | <b><u>DEPOSITS AND ALLIED SERVICES</u></b>   |  |
| 1.      | Ledger folio charges                                   | Applicable to <b>BUSINESS CHECKING &amp; OVERDRAFT</b> Account (excluding loan against banks own deposits)   |  |
|         |  | • <b>Overdraft Account</b>   | G\$ 500.00 per ledger page   |
|         |  | • <b>Business Checking Account</b>   | G\$ 500.00 per ledger page   |
|         |  | • <b>Business Checking Account -USD</b>  | No folio charges   |
|         |  | • <b>Savings Bank Accounts</b>   | No folio charges   |
|         |  | <b>Notes:-</b><br>For accounts maintained on computers, 30 entries or part thereof to be treated as One ledger page.<br>Ledger folio charges to be recovered on QUATERLY basis at the time of quarterly closing. |  |
| 2.      | Charges for issue Of Duplicate Statement/ Pass Book    | • <b>First Pass Book</b>   | Free   |
|         |  | • <b>Duplicate Pass Book</b> with latest balance   | G\$ 1500.00  |
|         |  | • <b>Statement per ledger page</b>   | G\$ 300.00   |
| 3.      | Cheque Book Issuance Charges                           | • <b>Savings Bank, Business Checking Account &amp; Overdraft Account: Personalized cheque book</b>   | 20 leafs – G\$ 1500<br>50 leafs – G\$ 3500<br>100 leafs – G\$ 7000 |
| 4.      | Opening & minimum balances                             | • <b>Business Checking Account</b>   | G\$ 10,000.00  |
|         |  | • <b>Savings Bank Accounts</b>   | G\$ 1000.00  |
| 5.      | Charges for not maintaining minimum balance            | • <b>Business Checking Accounts</b>  | G\$ 1000.00 per month  |
|         |  | • <b>Savings Bank Accounts</b>   | G\$ 500.00 per annum.  |
| 6.      | Charges for Standing Instructions                      | • <b>Addition/ deletion of names in joint Accounts/ Change in Operational Instructions (Including Lockers)/ Any other transaction instructions</b>   | G\$ 300.00 per instruction   |
| 7.      | Charges for Stop Payment Instructions (Per instrument) | • <b>Savings Bank Accounts</b>   | G\$ 500.00 per instrument  |
|         |  | • <b>Business Checking Accounts</b>  | G\$ 1500.00 per instrument   |
|         |  | • <b>Overdraft Accounts</b>  | G\$ 1500.00 per instrument   |

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|     | In case of loss of complete blank cheque book                          | <ul style="list-style-type: none"> <li>Savings Bank Accounts</li> <li>Business Checking Accounts</li> <li>Overdraft Accounts</li> </ul>   | G\$ 2500.00<br>G\$ 5000.00<br>G\$ 5000.00   |
|     |  |   |   |
| 8.  | Charges for Cheque returned unpaid                                     | <b>Local cheques:</b><br><b>(A) Cheque deposited &amp; Returned Unpaid (Inward Return)</b> <ul style="list-style-type: none"> <li>Normal Clearing</li> <li>Special Clearing</li> </ul> <b>(B) Cheque (drawn on us) returned (Outward Return)</b> <ol style="list-style-type: none"> <li>Charges to be recovered for both inward and outward clearing</li> <li>For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque</li> <li>Branch Manager can double the said charges in cases where the incidence of cheque return is high</li> </ol> | G\$ 600.00 per instrument<br>G\$ 1200.00 per instrument<br>G\$ 1200.00 per instrument |
|     |  |   |   |
| 9.  | Incidental charges for inoperative accounts                            | <b>(A) Inoperative Savings Bank A/cs</b> <ol style="list-style-type: none"> <li>Account maintaining stipulated minimum balance</li> <li>Account NOT maintaining stipulated minimum balance - at the time of interest application as at end of 1<sup>st</sup> year of inoperative status</li> <li>If the balance in the a/c is G\$250.00 or less - Entire balance to be appropriated towards service charges</li> </ol> <b>(B) For inoperative Current Account</b> <p>This charge is in addition to charges for not maintaining minimum balance</p>                                    | --- N I L ---<br>G\$ 250.00<br>G\$ 1000.00 per half year                              |
|     |  |   |   |
| 10. | Charges for Reactivation of Dormant Accounts                           | <ul style="list-style-type: none"> <li>Savings Bank Account</li> <li>Business Checking Account</li> </ul>   | G\$ 1500.00<br>G\$ 2500.00  |
|     |  |   |   |
| 11. | Charges for issuance of Balance Certificate at the request of customer | <ul style="list-style-type: none"> <li>Savings Bank Accounts</li> <li>Fixed Deposit Account</li> <li>Business Checking Account</li> </ul>   | G\$ 1500.00<br>G\$ 1500.00<br>G\$ 1500.00   |
|     |  |   |   |

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| 12. | Charges for issuance of Certificate for Income Tax purpose at the request of customer | • Savings Bank Accounts  | G\$ 1500.00   |
|     |   | • Business Checking Account  | G\$ 2000.00   |
|     |   | • Overdraft / Loan account   | G\$ 2000.00   |
| 13. | Premature closure of A/cs – (within a Year)   | • Savings Bank Accounts  | G\$ 1500.00   |
|     |   | • Business Checking Accounts   | G\$ 3000.00   |
|     | <b><u>SECTION-II</u></b>  | <b><u>ADVANCES &amp; GUARANTEES</u></b>  |   |
| 1.  | Processing Charges (fresh)  | Fund Based Working Capital   |   |
|     |   | Overdraft Limit/ Demand/ Term Loan   |   |
|     |   | • Up to G\$ 10.00 million  | 1% loan amount Max. G\$50,000   |
|     |   | • Above G\$ 10.00 million & up to G\$ 25.00 million  | 0.75% loan amount Max. G\$ 100,000  |
|     |   | • Above G\$ 25.00 million & up to G\$ 50.00 million  | 0.50% loan amount Max. G\$ 200,000  |
|     | • Above G\$ 50.00 million   | 0.50% loan amount  |   |
| 2.  | Processing Charges for  |  |   |
|     | <u>Review of credit facilities</u>  | • Working Capital & NFB  | Normal charges  |
|     |   | • Demand Loan/ Term Loan   | 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 |

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|   |  |  | postage charges/ out of 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 <sup>st</sup> 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. |  |  |  |
|   | <u>SECTION – III</u>   | <u>COLLECTION CHARGES</u>  |  |
|   |  |  |  |
| 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  |
|   |  |  |  |
|   | <u>SECTION – IV</u>  | <u>REMITTANCES</u>   |  |
|   |  |  |  |
| 1.  | Issuance of Manager's Check  | <ul style="list-style-type: none"> <li>• Up-to G\$ 1,000,000</li> <li>• Above G\$ 1,000,000</li> </ul>   | <ul style="list-style-type: none"> <li>• G\$ 2000 per BC</li> <li>• G\$ 2500 per BC</li> </ul>   |
|   |  |  |  |
| 2.  | Issuance of Foreign Demand Draft in US\$ and other currency  | Any Amount   | <ul style="list-style-type: none"> <li>• G\$ 5000 per DD</li> </ul>  |
|   |  |  |  |
| 3.  | Cancellation of DD/ Managers' Cheque and/ or issue of fresh DD/ Managers' Cheque in lieu of lost one | Cancellation of DD/ Managers' cheque<br>Issue of fresh DD/ Managers' cheque  | <ul style="list-style-type: none"> <li>• G\$ 2000 per DD / BC</li> <li>• Normal charges</li> </ul>   |

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|    |   |  |   |
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| 4. | Remittance of fund                                |  |   |
|    |   |  |   |
|    | Outward Remittance through                        | Rapid Funds 2 India  | G\$ 5,000 per remittance  |
|    |   | NEFT   | G\$ 5,000 per remittance  |
|    |   | RTGS   | G\$ 5,000 per remittance  |
|    |   | Wire Transfer (SWIFT)  | G\$ 5,000 per remittance  |
|    | 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   |
|    |   |  |   |
|    |   | 2. Penalty for late payment of locker                                  |   |

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|----|--------------------------|--|----------------------|
|    |                          | 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.