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Annex 4: Schedule of Charges related to loans to Non- Individual Entities for Bank of Baroda, UAE Branches (w.a.f. 03.04.2024)		
		Amount in AED (if otherwise not specified)
Sr.	Charge Description	Applicable Charges
Outward Bills		
1	Documentary	1/8% comission, Min. 100 + Swift Charges AED 250/- + postage / Courier AED 250/- with a maximum of AED 25000
2	Clean	1/8% comission ,Min. 100+ postage/ Courier AED 250/- with a maximum of AED 25,000
Inward Bills		
3	Documentary	1/8% comission, Min. 100 + Swift Charges AED 250/- with a maximum of AED 25,000
4	Clean	1/8% comission, Min. 100 + Swift Charges AED 250/- with a maximum of AED 25,000
Fee of payment Documents		
5	Issue of delivery Order (in case of Air Shipment pening receipt of Original Bill)	1/8% of comission subject to min. AED 100 & max. AED 1500
LOCAL/ Import Letter Of Credit		
6	LC establishment Charges LCs upto & including AED 100,000/-	Commission @1/8%pm(Min. Charge 3/8% with minimum com. AED 400/-
7	LCs over AED 100,000/-	Commission @ 1/16% pm with a min of AED 500/-
8	Extension of validity of credit/increase in amount of L/C	Commission to be collected at stipulated rates mentiodn above based on amounts by which credit is to be increased and period of extension. Min commission AED 225/-
9	Brief telex/Swift Full Length Telex / Swift Courier Charges	250
10	Amendment other than extension of validity, increase in amount	AED 200/- comm + AED 250/-Swift Charges
11	Acceptance under DA LCs Min. Charges for acceptance of bills under LC/avalization facility earmarking LC	1/8% of accepted Bill. These charges are to be recovered at the time of acceptance. (Min charges -AED 350/-) In all cases where payment is made after the maturity date of accepted bill, commission @ 1/8% p.m. from the date of actual payment should also be recovered.
12	Acceptance of documents outside LC / Avalisation facility	1/8% of accepted Bill. These charges are to be recovered at the time of acceptance (Min. charges -Aed 350/-) In all the cases where payment is made after maturity date of acceptd bill , commission @ 1/8% p.m. from the date of maturity till the date of actual payment should be recovered.
13	Revolving LC	3/8% comission on original amount +1/8% commission for each reinstatement. Min. AED 500/- (Min. com. AED 300)
14	Unutilised / Cancelled LC whether full or in part	Aed 50/- + Swift Charges AED 250/-
15	Discrepancy fee under Import LC	USD 100/- (Per document)
16	Regarding LCs backed by 100% margin the BH may allow concession as follows:- 1. For LC upto AED 1 million 25% in Normal Rate 2. For LC over 1 Million 50% in Normal Rate	
17	Advising Charges	300
18	Amendment Advising Charges	250
19	Confirmation charges for each quarter or part thereof	1/4% Min. AED 625
20	Negotiation of bills under Export Letters of Credit	1/8% Min. AED 500
21	Reimbursement charges	750
22	Transfer Of Export LC	750
23	Amendment of export LC	350
24	LOT/LOU/LOC	1% p.a on secured portion & 2.5% p.a on unsecured portion with min. of AED 625/- or 3 months comission whichever is higher plus Bill handling charges
Guarantees **		
25	Performance Guarantees / Bid Bond Guarantees	1% p.a on secured portion & 2.50% on unsecuesd portion with min. of AED 500/- or 3 months comission whichever is higher. (no preferential Interest rate to be considered on margin money)
26	Financial Guarantees/ Advance Payment / Retention Money Guarantees / Stand by Letters of Credit (swift charges to be separately charged)	1% p.a on secured portion & 2.5% p.a. on unsecure portion with min. of AED 625/- or 3 months comission whichever higher
27	Shipping Guarantees	1/8% for invoice value less margin amount with min of AED 500/-
28	Labour Guarantees (fully secure)	1.5% p.a. at the time of issuing guarantee with min. of AED 300/- Interest is to be paid on security deposite at card rate
29	Extension of guarantee period / Increase in guarantee amount	Other Guarantees: 1% p.a. on secured portion & 2.5% on unsecured portion with min. AED 500/- or 3 months comission whichecker higher. Financial: 1% p.a. on secure portion and 2.50% on unsecured portion with a min of AED 650/- or 3 months comission whichecker higher.
30	Refund for guarantees tendered for cancellation before the Expiry date .	Portion of Gurantee Commission already recovered be refunded as under : 1. No refund for cancellation of guarantee issued for six months 2. 50% of the commission for the unexpired period of guarantee less six months may refunded to be rounded off in nearest months.
ADVANCES		
31	Unit Visit Charges	Clubbed with annual review charges. Not to be recovered separately.
32	Vehicle Loans	1% of the loan amount min AED 500/- Max. 2500/-
33	Vehicle Loans Notifried Corporates	1% of the loan amount min AED 500/- Max. 2500/-
34	TOP Loan Baroda Additional Assured Advance	1.00% of loan amount with ceiling of AED 25,000/-
35	Loan / Overdraft against property	0.50% of the loan amount min 1000/-max 25,000/-
36	Reschedulement / Deferment of loan instalments (In all cases including Salary linked loans) only Retail Loans	Aed 250/- per occasion
Secured Loans / Overdrafts (Fresh)		
37	Against Local Deposit, FCNR Deposit, RIBs/ IMDs/ LIC/ Review fee of all these facilities	Nil
38	Arrangement cum Processing fee for Fresh and RWI (for enhanced portion only) (Fund Based/ Non - fund based)	0.75% p.a. on the FB & NFB WC limits subject to minimum of AED 2500/- recovered on total amount of limits sanctions.
39	Processing fee (Term Loan/ Corporate Loan)	1% irrespective of amount (min AED 2500/-
40	Revalidation of sanction	25% of the regular processing charges to be recovered Max 10,000/- 1) Upto AED 51,000 Mn - 0.50% p.a. of reviwed limits upto AED 51 Mn 2) AED 51,000 Mn to AED 75,000 Mn -0.35 % p.a. with minimum AED 2,60,000 3) Above AED 75,000 Mn -0.25 % p.a. with minimum AED 2,75,000
41	Review - W C Limits	0.10 % of outstanding Term Loan amount min 2,500/- max 10000/-
42	Review - Term Loans	0.50% of Ad-hoc amount sanctioned min 1,500/ per occasion
43	Adhoc limits (including reschedulement)	TOD- 250 for a period not excedding 14 days. If TOD persists beyond 14 days period, arrangement fee cum processing charges of AED 2,500/- per occasion (to be waived for TODs/excess granted on fully secured basis by way of lien on deposits) Excess- AED 2,500/- per occasion** (To be waived for excess granted on fully secured basis by way of lien on deposits)
44	TOD/ Excess	
45	Debit against uncleared effect (DAUE)	AED 250 per occasion
Other Charges		
46	Interest. On Temporary overdrafts	2% over applicable rate.
47	Documentation Charges : For Secured advances (secured by bank's own deposits)	Nil
48	Documentation Charges : For partly secure / other advances -Limit up to AED 33 Mn	0.10% of loan amount Min. AED 2,500/-Max. AED 20000/- for documentation including vetting of the documents
49	For partly secure / other advances -Limit above AED 33 Mn	Documents to be vetted by advocates/ legal counsel and charges to be borne by the customer/company
50	Modification in Terms and conditions	25% of regular arrangement fee cum processing charges, Max. 20,000/- AED per occassion .The charge is applicable in case modification / amendment are considered after acceptance of sanction terms
51	Commitment Charges (applicable on half yearly basis)	1. Utilization below 60% of limit : 1% p.a. 2. Utilitization below 25% of limit: 1.50% p.a. It is to be charged on the amount of under utilization below 60%. In case of line of credit, average utilization of non -fund based facility can be assumed as utilization of limits (The periodicity of charges is half yearly)
52	TEV Waiver Charges	AED 10000/- flat
53	AIP /Activity Clearance for proposal submitted to corporate office	AED 10,000/- (Non Refundable) to be adjusted with processing charges on sanction of credit proposal.
MISCELLANEOUS		
54	Transguard Charges (for cash Deposit)	AED 125 per Txn
55	Status Enquiry / Bank Report/ Any confidential report	AED 100/- for Ind and AED 150/- for company per report (within UAE) USD 100/- (Overseas Bank/branches)
56	Solvency Certificate	
	Upto AED 100,000	500
	Above AED 100,000 to upto AED 1 million	2,000
	Above AED 1 million to upto AED 5 million	2,500
	Above AED 5 million to upto AED 10 million	5,000
	Above 10 million	7,500
#- Postage / Courier charges AED 250.		
For other currencies equivalent amount to be charged.		
Additional VAT @ 5.00% applicable on all charges.		
Bank of Baroda, UAE is licensed and regulated by the Central Bank of the UAE (CBUAE)		