



DISCLOSURE FOR MARKETING / REFERRING OF MUTUAL FUND / INSURANCE PRODUCTS & PRODUCTS OF OTHER FINANCIAL COMPANIES

Our Bank is marketing / referring the products of various mutual fund / insurance / other financial companies to esteemed customers under tie-up arrangements with the third parties for sale & distribution of their products.

Bank only acts as an agent of the customers, forwarding their applications for purchase / sale of mutual fund units to the Asset Management Companies / Registrars / Transfer Agents. The purchase of units is at customers' risk and without any guarantee from the Bank for any assured return.

The participation of the customers in any insurance products is purely on voluntary basis as the Insurance is the subject matter of solicitation. Marketing / Referring the Insurance products by the Bank should not be construed as an advice, an offer to purchase or an invitation or solicitation to undertake any activity or enter into the transaction relating to the Insurance Products. The contract of Insurance is between the Insurance Company and the insured, and not between Bank of Baroda and the insured.

However, keeping in view the need for transparency in the interest of esteemed customers to whom the products are being marketed / referred, Bank makes the following declaration with regard to details of commissions / other fees (in any form) being received from its tie-up partners towards sale & distribution of their products without being liable or responsible for any loss or shortfall from the operations of the scheme of these tie-up partners -

Place: Mumbai

Date: 06-06-2020

मार्केटिंग & धनसंपदा प्रबंधन, डिपार्टमेंट / Marketing & Wealth Management Dept.

बड़ौदा सन टावर, सी-34, जी-ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स बान्द्रा(पु), मुंबई 400051, भारत
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Life Insurance

Disclosure of Commission payable by IndiaFirst Life Insurance

In accordance with the Reserve Bank of India circular:DBOD.FSD.BC.60/24.01.001/2009-10 following are the details of the commission payable by IndiaFirst Life Insurance Company Ltd, whose products are being distributed:

Products	Plan Term	Year 1	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6 +
		Commis sion (%)	Bonus Commission %	Commission (%)				
IndiaFirst Money Balance plan RP/Limited		6.00%	0.00%	3.00%	2.00 %	2.00 %	1.00 %	1.00%
IndiaFirst Money Balance plan SP		2.00%	0.00%	0.00%	0.00 %	0.00 %	0.00 %	0.00%
IndiaFirst Smart Save Plan RP/Limited		6.00%	0.00%	3.00%	2.00 %	2.00 %	1.00 %	1.00%
IndiaFirst Smart Save Plan SP		2.00%	0.00%	0.00%	0.00 %	0.00 %	0.00 %	0.00%
IndiaFirst Happy India Plan RP		6.00%	0.00%	3.00%	2.00 %	2.00 %	1.00 %	1.00%
IndiaFirst Life Wealth Maximizer Plan		3.50%	0.00%	1.00%	1.00 %	1.00 %	1.00 %	0.00%
IndiaFirst Maha jeevan RP: Term 15 Years & above		30.00%	5.00%	5.00%	5.00 %	2.00 %	2.00 %	2.00%
Simple Benefit Plan Regular		30.00%	5.00%	5.00%	5.00 %	2.00 %	2.00 %	2.00%

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Prem RP								
IndiaFirst Guaranteed Retirement Plan	Regular Premium	7.50%	0.00%	2.00%	2.00 %	2.00 %	2.00 %	2.00%
	Single Premium	2.00%	0.00%	0.00%	0.00 %	0.00 %	0.00 %	0.00%
IndiaFirst Life Plan RP	Term: 5 to 9 Yrs	10.00%	5.00%	5.00%	5.00 %	5.00 %	5.00 %	5.00%
	Term: 10 to 11 Yrs	20.00%	10.00%	5.00%	5.00 %	5.00 %	5.00 %	5.00%
	Term: 12 years onwards	25.00%	10.00%	5.00%	5.00 %	5.00 %	5.00 %	5.00%
IndiaFirst Life Plan SP		2.00%	0.00%	0.00%	0.00 %	0.00 %	0.00 %	0.00%
IndiaFirst Cash Back Plan	Plan Term: 9 Yrs & PPT: 5Yrs	12.50%	0.00%	5.00%	5.00 %	2.00 %	2.00 %	2.00%
IndiaFirst Cash Back Plan	Plan Term: 12 Yrs & PPT: 7Yrs	17.50%	0.00%	5.00%	5.00 %	2.00 %	2.00 %	2.00%
IndiaFirst Cash Back Plan	Plan Term: 12 Yrs & PPT: 10Yrs	22.50%	0.00%	5.00%	5.00 %	2.00 %	2.00 %	2.00%
IndiaFirst Term Rider Plan		15.00%	0.00%	4.00%	4.00 %	4.00 %	4.00 %	2.00%
IndiaFirst Term Rider Plan SP		2.00%	0.00%	0.00%	0.00 %	0.00 %	0.00 %	0.00%
GCL		5.00%	0.00%	0.00%	0.00 %	0.00 %	0.00 %	0.00%

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GTL (Commission Subject to maximum of 10 lakhs)		5.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Star First	5 to 9	15%		2 years to 10 Years - 5%			11 Years onwards - 1%	
	10 & 11	20%		2 years to 10 Years - 5%			11 Years onwards - 1%	
	12 & above	20%		2 years to 10 Years - 5%			11 Years onwards - 1%	
Immediate Annuity	Single Premium	2%						

IndiaFirst Life Long Guaranteed Income Plan	5 Years - Premium Payment Term	15%	2 nd year onwards – 1%					
	6 Years - Premium Payment Term	18%	2 nd year onwards – 1%					
	7 Years - Premium Payment Term	21%	2 nd year onwards – 1%					
IndiaFirst Guaranteed Benefit Plan	5 Years - Premium Payment Term	15%	Lumpsum Benefit plan - 2 nd & 3 rd Year – 5%, 4 th Year onwards – 2% Income Benefit Plan – 2 nd Year Onwards – 3%					
	6 Years - Premium Payment Term	18%	Lumpsum Benefit plan - 2 nd & 3 rd Year – 5%, 4 th Year onwards – 2% Income Benefit Plan – 2 nd Year Onwards – 3%					
	7 Years - Premium Payment Term	21%	Lumpsum Benefit plan - 2 nd & 3 rd Year – 5%, 4 th Year onwards – 2% Income Benefit Plan – 2 nd Year Onwards – 3%					

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General Insurance

Disclosure of Commission payable by National Insurance Co. Ltd.

In accordance with the Reserve Bank of India circular:DBOD.FSD.BC.60/24.01.001/2009-10 following are the details of the commission payable by National Insurance Company Ltd, whose products are being distributed:

Sr. No.	Product Category	Commission %
1	Health Insurance - Upto 60 years	15
2	Health Insurance - 61 years & above	10
3	Travel	15
4	Motor Insurance business (OD portion), WC/EL & statutory Public Liability Insurance	10
5	Motor Third Party Insurance	NIL
6	Marine Hull Insurance	10
7	Marine Cargo Business	15
8	Fire, IAR and Engineering insurance And General Risks treated as large risks (As per Schedule 1.8 of Guidelines on Product Filing Procedure for General Insurance) dated 18-02-2016	10 5
9	Other Products	15
10	WC Policy	15
11	Personal Accident Policy	15
12	Overseas Mediclaim	15
13	Labour Welfare Policy	15

TATA AIG General Insurance Co Ltd

Name of the Product	Product Category (Motor, health, Fire etc.)	Commission %
Travel Policy	Health	15
Group Personal Accident Policy	Health	15
Critical Illness	Health	15
Accident Guard Policy	Health	15
MediSenior	Health	15
MediPlus	Health	15
Accident Shield Policy	Health	15
MediPrime	Health	15
Group MediPrime	Health	15
Casualty including Professional Indemnity	Casualty	15
Commercial General Liability - Claims-Made Form/Occurrence Form	Casualty	15

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Commercial Umbrella Liability Policy	Casualty	15
Product Liability Indian Market Wordings	Casualty	15
Public Liability Act	Casualty	15
Public Liability Industrial Indian Market Wordings	Casualty	15
Public Liability Non-Industrial Indian Market Wordings	Casualty	15
Workmen's Compensation Insurance	Casualty	15
Pvt Car & 2 Wheeler	Motor	10
Commercial Vehicle	Motor	10
SME/Society/Package	AIGC	15
Workmen's Compensation	AIGC	10
Marine Policy	Marine	15
Fire Policy - Property	Property	10
CAR & EAR	Energy	10
Energy - Chemical & Hazardous Risk	Energy	10
Financial Lines - D&O	Financial Lines	15
Financial Lines- Cyber Crime	Financial Lines	15
Home Guard Plus	Home Combo	15
Standard Fire & special perils policy	Long term Home insurance	15
Home secure (householders) policy	Annual home insurance	15
Private Client Group (PCG)	Annual home insurance policy for UHNI's	15

Cholamandalam MS General Insurance Co Ltd	
Product Category	Commission (%)
Motor	10
WC (Liability)	10
Fire	10
Engineering	10
Marine	15
Health & PA	15
Travel	15
Others	15
Liability	15

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STANDALONE HEALTH INSURANCE

Max Bupa Health Insurance Co Ltd	
Product	Commission (%)
Heartbeat	15
Health Companion	15
Health Assurance	15
Group Personal Accident	15
Group Critical Illness	15
Group Health Insurance	15
Group Health Insurance (Employer - Employee)	7.5
Star Health & Allied Insurance Co Ltd	
Product	Commission (%)
Mediclassic	15
Family Health Optima	15
Comrehensive	15
Senior Citizen red Carpet	15
Super Surplus	15
Health Gain	15
Cardiac Care	15
Diabetic Safe	15
Group Health Insurance (Employer - Employee)	7.5

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Mutual Fund Commissions

In accordance with the extant regulations (SEBI circular: SEBI/IMD/CIR No. 4/ 168230/09 and RBI guidelines on Marketing / Distribution of Mutual Fund / Insurance etc., dated November 16,2009.) following are the details of the comparative commission earned by the Bank from various fund-houses, whose products are being distributed:

Commission Disclosure – Mutual Fund		
	T-30 Cities	B-30 Cities
Fund Schemes	Trail	Trail
Equity Schemes		
Equity	0.60% to 1.75%	0.60% to 3.75%
ELSS	0.60% to 1.75%	0.60% to 3.75%
Hybrid Schemes		
Hybrid Fund	0.60% to 1.50%	0.60% to 3.25%
Arbitrage Fund	0.40% to 0.80%	0.40% to 0.80%
Asset Allocation Fund	0.15% to 1.50%	0.15% to 3.00%
Debt & Liquid Schemes		
Low/Medium/Long Duration Fund	0.15% to 1.00%	0.15% to 1.00%
Bond Funds	0.10% to 1.00%	0.10% to 1.00%
Gilt Fund	0.10% to 0.90%	0.10% to 0.90%
Liquid/Overnight/ Money Market Fund	0.02% to 0.25%	0.02% to 0.25%
Floater Fund	0.10% to 0.60%	0.10% to 0.60%
Solution Oriented Schemes		
Retirement Fund	0.80% to 1.75%	0.80% to 3.50%
Children's Fund	0.75% to 0.90%	1.75% to 2.40%
Other Schemes		
Index Funds/ ETFs	0.04% to 0.50%	0.04% to 0.50%
FoFs (Overseas/ Domestic)	0.10% to 1.00%	0.10% to 2.00%

With effect from October 1, 2013, Bank of Baroda has **Opted Out** of transaction charges for all Mutual Fund schemes except Equity. Hence transaction charges will be levied on purchases of Equity Mutual Fund products only.

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Disclosure of brokerage payable by Tie-up Partners for Baroda E Trading & Barodaetrade

In accordance with the Reserve Bank of India circular:
BOD.FSD.BC.60/24.01.001/2009-10 the following details are furnished:

Sr No	Name of Company	Brokerage %
1	India Infoline Ltd. (Baroda-e-Trading)	50% of Brokerage generated by customer

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