

## Annexure – A (Schedule of revised charges)

Existing Charges (As per circular no. HO:BR:112:286 dated 29.06.2020)	Revised Charges																						
<p><b>COMMITMENT CHARGES ( FUND BASED FACILITIES):</b></p> <p>Commitment Charges to be charged on the entire unutilized Fund Based limit</p> <table border="1"> <thead> <tr> <th>SME Rating</th> <th>Applicable charges</th> </tr> </thead> <tbody> <tr> <td>AAA &amp; AA</td> <td>0.10% p.a</td> </tr> <tr> <td>A</td> <td>0.20% p.a</td> </tr> <tr> <td>BBB</td> <td>0.30% p.a</td> </tr> <tr> <td>BB &amp; below</td> <td>0.40% p.a</td> </tr> </tbody> </table>	SME Rating	Applicable charges	AAA & AA	0.10% p.a	A	0.20% p.a	BBB	0.30% p.a	BB & below	0.40% p.a	<ul style="list-style-type: none"> <li>Commitment charges will be levied in case of non-utilisation / under-utilisation of working capital limits for advance account with fund based working capital limit of Rs. 1 crore and above.</li> <li>No commitment charges to be levied in case average utilization of limits is minimum 60% of total limits/ declared limit in QIS. Utilisation shall be tested on quarterly basis.</li> </ul> <p>Otherwise, commitment charges will be applicable as under :</p> <table border="1"> <thead> <tr> <th>Customer Category</th> <th>Applicable Charges</th> </tr> </thead> <tbody> <tr> <td>For customers submitting QIS statements</td> <td>@ 0.50% (exclusive of GST) for the balance unutilized portion below 60% of the declared utilisation in QIS statement.</td> </tr> <tr> <td>For customers not submitting QIS statements</td> <td>@ 0.50% (exclusive of GST) for the balance unutilized portion compared to total limits. (applicable if average utilisation is below 60% of the limit)</td> </tr> </tbody> </table> <p><b>Note:</b> At the time of closure of accounts, the commitment charges should be recovered on a proportionate basis.</p>	Customer Category	Applicable Charges	For customers submitting QIS statements	@ 0.50% (exclusive of GST) for the balance unutilized portion below 60% of the declared utilisation in QIS statement.	For customers not submitting QIS statements	@ 0.50% (exclusive of GST) for the balance unutilized portion compared to total limits. (applicable if average utilisation is below 60% of the limit)						
SME Rating	Applicable charges																						
AAA & AA	0.10% p.a																						
A	0.20% p.a																						
BBB	0.30% p.a																						
BB & below	0.40% p.a																						
Customer Category	Applicable Charges																						
For customers submitting QIS statements	@ 0.50% (exclusive of GST) for the balance unutilized portion below 60% of the declared utilisation in QIS statement.																						
For customers not submitting QIS statements	@ 0.50% (exclusive of GST) for the balance unutilized portion compared to total limits. (applicable if average utilisation is below 60% of the limit)																						
<p><b>INSPECTION CHARGES:</b></p> <table border="1"> <thead> <tr> <th>Credit exposure</th> <th>Applicable charges</th> </tr> </thead> <tbody> <tr> <td>Upto Rs.5 Lacs</td> <td>Nil</td> </tr> <tr> <td>Above Rs.5 Lacs &amp; upto Rs.1 Crore</td> <td>Rs. 1000</td> </tr> <tr> <td>Above Rs.1 Crore &amp; upto Rs.10 Crores</td> <td>Rs.5000</td> </tr> <tr> <td>Above Rs.10 Crores</td> <td>Rs.25,000 per location</td> </tr> </tbody> </table>	Credit exposure	Applicable charges	Upto Rs.5 Lacs	Nil	Above Rs.5 Lacs & upto Rs.1 Crore	Rs. 1000	Above Rs.1 Crore & upto Rs.10 Crores	Rs.5000	Above Rs.10 Crores	Rs.25,000 per location	<ul style="list-style-type: none"> <li><u>For accounts with limits upto Rs.10 Crores:</u> No Change (existing charges to be continued)</li> <li><u>For accounts with limits of Above Rs.10 Crores:</u> The following charges are applicable:</li> </ul> <table border="1"> <thead> <tr> <th>Internal Rating</th> <th>BOB 1-3</th> <th>BOB 4&amp;5</th> <th>BOB 6 &amp; below</th> </tr> </thead> <tbody> <tr> <td>Visit frequency as per Global Credit Exposure Management Policy 2019-20</td> <td>Bi-monthly</td> <td>Monthly</td> <td>Monthly</td> </tr> <tr> <td></td> <td colspan="3">Rs. 10,000/- + GST per location subject to a maximum of Rs. 2.00 lacs p.a.+ GST</td> </tr> </tbody> </table>	Internal Rating	BOB 1-3	BOB 4&5	BOB 6 & below	Visit frequency as per Global Credit Exposure Management Policy 2019-20	Bi-monthly	Monthly	Monthly		Rs. 10,000/- + GST per location subject to a maximum of Rs. 2.00 lacs p.a.+ GST		
Credit exposure	Applicable charges																						
Upto Rs.5 Lacs	Nil																						
Above Rs.5 Lacs & upto Rs.1 Crore	Rs. 1000																						
Above Rs.1 Crore & upto Rs.10 Crores	Rs.5000																						
Above Rs.10 Crores	Rs.25,000 per location																						
Internal Rating	BOB 1-3	BOB 4&5	BOB 6 & below																				
Visit frequency as per Global Credit Exposure Management Policy 2019-20	Bi-monthly	Monthly	Monthly																				
	Rs. 10,000/- + GST per location subject to a maximum of Rs. 2.00 lacs p.a.+ GST																						



	Proposed charges	Inspection	= 6 visits *Rs. 10,000 =Rs 60,000 + GST per location	= 12 visits *Rs. 10,000 =Rs.1,20,000 + GST per location	= 12 visits *Rs. 10,000 =Rs 1,20,000 + GST per location
	<p><b>Note:</b> In addition to the above, actual conveyance expenses and out of pocket expenses to be recovered.</p> <ul style="list-style-type: none"> <li><i>For accounts where Agencies for Specialised Monitoring (ASMs) have been appointed:</i> Flat Rs. 25000 per annum + GST (irrespective of number of locations). No other inspection charge is applicable.</li> </ul>				



.....



ANNEXURE – B

ग्राहकों के लिए नोटिस NOTICE TO CUSTOMERS	
बैंक द्वारा दिनांक 06.11.2020 से एम एस एम ई ऋण ग्राहकों के लिए कामिटमेंट और निरीक्षण प्रभारों में संशोधन किया गया है।	Bank has revised the Service Charges for MSME borrowers, namely Commitment Charges and Inspection Charges with effect from 06.11.2020
ग्राहकों से अनुरोध है की कृपया इसे नोट करें। कृपया संशोधित प्रभारों के लिए हमारी वेब साइट <a href="http://www.bankofbaroda.com">www.bankofbaroda.com</a> पर नोटिफिकेशन/घोषणा अनुभाग देखें।	Customers are requested to take a Note. Please visit our website <a href="http://www.bankofbaroda.com">www.bankofbaroda.com</a> for revised charges under the section Notification / Announcement.



.....