

BARODA FAMILY (PARIVAAR) SB ACCOUNTS			
Features	Baroda Family Savings Accounts Segment		
	SILVER BPSB	GOLD BPSB	DIAMOND BPSB
PQAB	0.50 Lakh & Above	2.00 Lakh & Above	5.00 Lakh & Above
Eligible Clients	All Individuals		
Eligible Relations	Close Relatives		
Restrictions	FI Accounts are not allowed under the Family Scheme		
Other Restrictions	Only 1 group allowed for one CIF Id.		
Min. Members	2		
Max. Members	6		
Applicable to customer	New as well as Existing		
Benefit Conditions	<ol style="list-style-type: none"> 1. The system will check the aggregate QAB in the connected A/Cs (Family) in every quarter, preferably in March, June, Sep & December. 2. In case, Average Balance in -2- quarters in a row in the connected Accounts (Family) remains below required level QAB requirements as per respective Family segment, benefits of the Family will not be made available in the next quarter. Accounts will continue to run in the same Family segment, however customer can request transfer of A/c to any Family segment of choice or dissolve the Family. 3. Benefits will be passed automatically, in case Family has maintained required QAB as per respective segment. Period of the Quarter to be coincide with the Bank's extant guidelines for Savings and Current Account respectively 		
BENEFITS	SILVER BPSB	GOLD BPSB	DIAMOND BPSB
Waiver on Cheque Book charges(P.A.)	100%	100%	100%
SMS/Email Alerts, Standing instruction	FREE	FREE	FREE
Concession in manual NEFT/RTGS charges	100%	100%	100%

(Digital- 100% Free)			
Concession in DD/PO Charges	100%	100%	100%
Concession in Locker Rent Charges (discount on one locker rent per family group)	25%	35%	1st Year Free and 50% concession from 2nd year onwards
Concession in Demat AMC	50%	75%	100%
Concession in Charges on collection of Outstation Cheques*	100%	100%	100%
Waiver of Processing Charges of Retail Loans Excluding TCR/Valuation Charges*	100%	100%	100%
Concession in Interest Rates in Retail Loans*	0.10%	0.10%	0.10%
Digital Banking Services	Following services will be provided Free: - <ul style="list-style-type: none"> ❖ Internet Banking ❖ bobWorld ❖ Missed Call facility ❖ 24X7 Web Chat ❖ WhatsApp Banking 		
Credit Card (subject to Eligibility)*	Fully Loaded Credit Card.		

* Waiver for the campaign period. Terms & Conditions apply.