

BCC: BR: 116: 59

19.01.2024

CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA

ISSUED BY RETAIL LIABILITIES DEPARTMENT, BCC, BST

Dear Sir / Madam,

Re: I. Introduction of -7- New Current Account Schemes with benefits linked to Monthly Average Balance (MAB).

II. Revamping of existing -3- Current Account Schemes.

III. Discontinuation of Baroda Small Business Current Account (CA124).

Current Account Deposits is a vital component of a Bank's business model, providing a stable source of funds, opportunities for fee income, and a means to build strong customer relationships. It also helps banks to offer essential financial services to individuals and businesses, contributing to economic growth and stability of the Country. Current Account Deposit is most beneficial segment for Bank's profitability. It provides low cost deposit as well as it is the vehicle for driving sales of other financial products and banking services.

At present, Bank is having -9- major Current Account Schemes other than Baroda Govt. Current Account Scheme to cater the needs of different segments of customers, where Baroda Premium Current Account – Privilege (BPCAP – CA107) now “**bob Supreme Current Account**”, Baroda Premium Current Account (CA108), Baroda Start up Current Account (CA127) and Baroda Scale up Current Account (CA128) are the bundled products. With changing economic scenario, requirement of the customers as well as market dynamics are also changing.

Keeping in the view above, we are pleased to inform introduction of new Current Account Schemes with the benefits linked to **Monthly Average Balance (MAB)** and also revamped existing -3- Current Account Schemes and Discontinuation of Baroda Small Business Current Account (CA124) detailed as under: -

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खुदरा देयताएं, बीसीसी, बड़ौदा सन टावर, सी-34, जी ब्लॉक, बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई 400051, भारत

Retail Liabilities, BCC, Baroda Sun Tower, C- 34, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051, India

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I. Introduction of New Current Account Schemes with benefit linked to Monthly Average Balance (MAB)

To meet growing / dynamic requirements of various segments of clients from Small, Medium, Large to Extra Large Businesses, Bank has designed and developed new very competitive **Current Account Schemes** as bundled products with various benefits to different customer profiles and their requirements.

New 7 Current Account schemes are exciting addition to our range of financial solutions, aimed at providing our customers best in the Industry products with enhanced features and benefits. New Schemes and key features of these schemes are as under:-

1.	<u>bob Lite Current Account (CA140)</u>	
	<ul style="list-style-type: none">➤ Zero MAB➤ “Pay as you go” Current Account scheme i.e. customer has to pay for the utilization of the services only.➤ Free -1- Soundbox QR.➤ Free Anywhere Cash Deposit limit of 1,000 notes per day.➤ Collateral free Overdraft up to ₹. 25.00 Lakh*.	
2.	<u>bob Women Power Current Account (CA141)</u>	
	<ul style="list-style-type: none">➤ Specially designed for Women entrepreneurs.➤ Monthly Average Balance (MAB) of ₹ 10,000.00➤ Free Anywhere Cash Deposit Limit is up to ₹ 1.00 Lakh per day subject to 10 times of MAB.➤ Free -2- Two Soundbox QR and -1- POS (Zero Monthly Rental)➤ Collateral free Overdraft up to ₹. 25.00 Lakh*.	
<u>Eligibility for Women Power Current Account</u>		
	Type of accounts	Eligibility
	Individual	Account holder should be woman
	Proprietorship	Sole proprietor should be woman
	Partnership	At least -1- partner should be woman
	Company	At least -1- Director should be woman

3.	<u>bob Smart Current Account (CA142)</u>
	<ul style="list-style-type: none"> ➤ Specially designed and suited for the tech savvy customers having requirement of mainly Digital Transactions. ➤ Monthly Average Balance (MAB) of ₹. 25,000. ➤ Free Anywhere Cash Deposit Limit is up to ₹. 2.50 Lakh per day subject to 10 times of MAB. ➤ Free online RTGS/NEFT/IPMS ➤ Sweep facility is available. ➤ Free -2- Two Soundbox QR and -1- POS (Zero Monthly Rental). ➤ Collateral free Overdraft up to ₹. 25.00 Lakh*.
4.	<u>bob Gold Current Account (CA143)</u>
	<ul style="list-style-type: none"> ➤ Scheme curated for Medium businesses. ➤ Monthly Average Balance (MAB) of ₹ 5.00 Lakh (Five Lakh only) ➤ Free Anywhere Cash Deposit Limit upto ₹ 50 Lakh per day subject to 10 times of MAB. ➤ Free RTGS/NEFT/IPMS & Unlimited Cheque Book ➤ Sweep facility available. ➤ Free -10- Soundbox QR and -2- POS (Zero Monthly Rental)* ➤ Zero Intersol transaction Charges. ➤ Curated Offer from <u>Baroda Cash Management Services (BCMS)</u> ➤ Collateral free Overdraft up to ₹. 25.00 Lakh*.
5.	<u>bob Platinum Current Account (CA144)</u>
	<ul style="list-style-type: none"> ➤ Scheme best suited for large businesses having high transactional requirements. ➤ Monthly Average Balance (MAB) of ₹. 10.00 Lakh (Rupees Ten Lakh only) ➤ Free Anywhere Cash Deposit Limit upto ₹.100.00 Lakh per day subject to 10 times of MAB. ➤ Free RTGS/NEFT/IPMS & Unlimited Cheque Book ➤ Sweep facility available. ➤ Free -20- Soundbox QR and -4- POS (Zero Monthly Rental)* ➤ Zero Intersol transaction Charges ➤ Curated Offer from <u>Baroda Cash Management Services (BCMS)</u> ➤ Collateral free Overdraft up to ₹. 25.00 Lakh*.

6.	<u>bob Rhodium Current Account (CA145)</u>
	<ul style="list-style-type: none"> ➤ Scheme best suited for very large businesses having high transactional requirements ➤ Monthly Average Balance (MAB) of ₹ 25.00 Lakh (Rupee Twenty Five Lakh only) ➤ Free Anywhere Cash Deposit Limit upto ₹ 250.00 Lakh per day subject to 10 times of MAB. ➤ Free RTGS/NEFT/IPMS & Unlimited Cheque Book ➤ Sweep facility is available. ➤ Free -30- Soundbox QR and -8- POS (Zero Monthly Rental)* ➤ Zero Intersol transaction Charges ➤ Curated Offer from <u>Baroda Cash Management Services (BCMS)</u> ➤ Collateral free Overdraft up to ₹. 25.00 Lakh*.
7.	<u>bob Diamond Current Account (CA146)</u>
	<ul style="list-style-type: none"> ➤ Scheme best suited for Extremely large businesses having high transactional requirements. ➤ Monthly Average Balance (MAB) of ₹. 50.00 Lakh (Rupees Fifty Lakh only) ➤ Free Anywhere Cash Deposit Limit upto ₹ 500.00 Lakh per day subject to 10 times of MAB. ➤ Free RTGS/NEFT/IPMS & Unlimited Cheque Book ➤ Sweep facility is available. ➤ Free -50- Soundbox QR and -10- POS (Zero Monthly Rental)* ➤ Zero Intersol transaction Charges ➤ Curated Offer from <u>Baroda Cash Management Services (BCMS)</u> ➤ Collateral free Overdraft up to ₹ 25.00 Lakh*.

**Terms & conditions apply*

Product wise detailed features is attached as annexures with the circular.

In addition to the above, Life Time Free Corporate Credit Card from BOBFSL (subject to eligibility) for all Current Account Holders, Discounted Demat Account Facility and Discounts in processing charges on Retail Loans (Home, Auto, Education and Mortgage Loans etc.) are also available to these account holders under new as well as revamped schemes as per scheme features (subject to recovery of out of pocket expenses for Mortgage based Loans as per service charges).

II. Revamped Current Account Schemes and key features of these Schemes:-

1.	<u>bob Advantage Current Account (CA101)</u>
	<ul style="list-style-type: none"> ➤ Scheme best suited for Small businesses having very small transactional requirements ➤ Quarterly Average Balance (QAB) required of ₹ 2,000/- for Rural, ₹ 5,000/- for Semi Urban and ₹ 10,000/- for Urban & Metro Branches. ➤ Free Anywhere Cash Deposit Limit upto 1,000 notes per day. ➤ Free -1- Sound Box QR. ➤ Collateral free Overdraft up to ₹. 25.00 Lakh*
2.	<u>bob Premium Current Account (CA108)</u>
	<ul style="list-style-type: none"> ➤ Scheme best suited for Small businesses having normal transactional requirements. ➤ Quarterly Average Balance (QAB) of ₹. 75,000/- ➤ Free Anywhere Cash Deposit Limit upto ₹ 7.50 Lakh per day subject to 10 times of MAB. ➤ Sweep facility is available. ➤ Free -5- Soundbox QR and -1- POS (Zero Monthly Rental)* ➤ Collateral free Overdraft up to ₹. 25.00 Lakh*.
3.	<u>bob Supreme Current Account (CA107)</u>
	<ul style="list-style-type: none"> ➤ Scheme best suited for Medium size businesses having normal transactional requirements. ➤ Quarterly Average Balance (QAB) of ₹ 2.50 Lakh ➤ Free Anywhere Cash Deposit Limit upto ₹ 25.00 Lakh per day subject to 10 times of MAB. ➤ Free RTGS/NEFT/IPMS ➤ Sweep facility is available. ➤ Free -5- Soundbox QR and -1- POS (Zero Monthly Rental)* ➤ Collateral free Overdraft up to ₹. 25.00 Lakh*.

*Terms & conditions apply

Detailed features of revamped schemes Current Account schemes are attached as Annexure.

Terms & Conditions of the schemes (to be informed to the customer during account opening / conversion):

1. In case, MAB remains below required level for any particular month, applicable charges will be applied as per terms & conditions of the scheme and benefits of the Scheme will continue next month on similar lines.
2. In case, MAB remains below required level for continuously -2- months, Account holder to pay the charges as per terms & conditions of the scheme and benefits of the Scheme will not be provided in the 3rd month.
3. Account will continue to run in the same scheme code without benefits of the Scheme, however Account Holder can request transfer of A/c to any scheme of choice.
4. In case, MAB is not maintained then the applicable charges of Soundbox QR & POS / M-POS will be recovered from the account as per service charges schedule.
5. Existing customers on the basis of declaration to maintain requisite MAB as per respective Current Account Scheme, will be allowed to convert scheme of his / her / their account.
6. Client to bear the Title Clearance Report (TCR) and Valuation Charges of the Properties in case of Retail Loan facilities (Home, Auto, Education and Mortgage Loans etc.) where any property is offered as security as per the Bank's Unified Processing Charges schedule, applicable from time to time.
7. Higher of the concession, if any other concession is offered / allowed by the Bank at relevant point of time subject to effective ROI or other Benchmark decided by the Bank. Clubbing of concessions is not allowed.
8. Sanction of the Loan/OD facilities is subject to eligibility and discretion of Bank and as per underwriting criteria of the Bank.
9. Zone/Region have to waive the charges as per respective DAP for additional sound box/POS machine subject to a minimum transaction by each Sound Box device of ₹ 1.00 Lakhs per month and each POS Machine of ₹ 2.00 Lakhs per month over and above the complementary POS machines.

III. Discontinuation of Baroda Small Business Current Account (CA124)

Bank had launched **Baroda Small Business Current Account (CA124)** vide circular no. BCC: BR: 108: 563 dated 24.11.2016 to cater the needs of Caters to Banking needs of small business accounts having Turnover upto Rs. 20.00 Lakhs only run by Individuals, Proprietorship firms & Partnership Concerns for Urban and Metro branches.

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Bank has now launched various new Current Account Schemes. **bob Lite Current Account Scheme** provides better value proposition to small businesses in comparison to the **Baroda Small Business Current Account (CA124)**. Hence, it has now been decided to discontinue the **Baroda Small Business Current Account scheme (CA124)** with immediate effect. No new current account will be allowed to be opened under the scheme in the system and existing accounts will remain in the scheme. Customer can opt for changing to new schemes as per their convenience.

We trust that the New & revamped Current Account offerings will enable the Field Functionaries to bring maximum Customers into the Bank's fold.

All the staff members are requested to meticulously note the contents of the circular, familiarize with the key features and benefits of the Products. We count on your commitment for delivering exceptional service and making the launch of New Current Account schemes a resounding success.

Zones/Regions are requested to give wide publicity & create strong awareness amongst staff members and customers on the above mentioned current account schemes and monitor the progress regularly.

Regards,

RAVINDRA SINGH NEGI Digitally signed by RAVINDRA SINGH NEGI
Date: 2024.01.20 20:16:33 +05'30'

(Ravindra Singh Negi)

Chief General Manager

Retail Liabilities & NRI Business

GANGA SINGH Digitally signed by GANGA SINGH
Date: 2024.01.20 20:07:45 +05'30'

Enclosures:

1. Annexure I – New Current Account Scheme Features
2. Annexure II- Modification in existing Current Account Scheme Features
3. Declaration for Opening / conversion of Current Account in the Schemes

Features of bob Lite Current Account Scheme (CA140)

Sr.	Parameters	bob Lite Current Account (CA140)
1	Monthly Average Balance (MAB)	NIL
2	Eligible Customers	All customers eligible to open Current Account as per Bank's Extant Guidelines.
3	Eligible Branches	All Branches
5	Sweep Facility	Not Allowed
6	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	1,000 notes per day
7	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
8	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	5
9	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 20,000/-
10	Charges for Non-Maintenance of MAB	Nil
11	Free Cheque Leaves	Free first 50 Cheque Leaves
12	SMS Alerts / Email Alerts	Allowed
13	Standing Instruction (within Bank)	Free
14	Debit Card (Subject to eligibility)	VISA Vyapaar DI Debit Card
15	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	As per Schedule of Charges
16	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	As per Schedule of Charges
17	bobWorld Internet / bobWorld Mobile	Allowed, Subject to Bank's extant guidelines.
18	No. of Free QR Code generation*	Free
19	No of Free Soundbox QR	1
20	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
21	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
22	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
23	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
24	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines*	Available
25	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
26	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
27	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schdule of Service Charges.

Features of bob Women Power Current Account Schemes (CA141)		
Sr.	Parameters	bob Women Power Current Account (CA141)
1	MAB	₹ 10,000/-
2	Eligible Customers	For Women Entrepreneurs only as detailed in the table below.
3	Eligible Branches	All Branches
4	Sweep Facility	Allowed
5	Minimum Threshold	₹ 2,00,000/-
6	In Multiple of	₹ 50,000/-
7	First Sweep will happen	₹ 2,50,000/-
8	Default Sweep Period	15D
9	Reverse Sweep in multiple of	₹ 50,000/-
10	Sweep Happens	Every Monday
11	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	Upto ₹ 1.00 Lakh per day subject to 10 times of MAB
12	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
13	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	5
14	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 50,000/-
15	Outward Cheque Return Charges (No. of Cheques p.a.)	2
16	Charges for Non-Maintenance of MAB (per month (Excluding GST)	₹ 250/-
17	Free Cheque Leaves	Free first 50 Cheque Leaves
18	SMS Alerts / Email Alerts	Free
19	Standing Instruction (within Bank)	Free
20	Collection Charges of Outstation Cheques	Only postage payable
21	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
22	Debit Card Issuance Charges	1 st Year Free
23	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	Online only Free
24	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	As per Service Charges Schedule
25	bobWorld Internet / bobWorld Mobile	Allowed (As per Bank's extent guidelines.)
26	Monthly Statement	Free online only
27	Folio Charges	Free
28	Balance Certificate	Free
29	Signature Verification	Free
30	No. of Free QR Code generation*	Free
31	No of Free Soundbox QR	2
32	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
33	No. of Free M-POS* / POS*	1
34	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
35	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
36	Discount of Auto Loan Processing Charges*	10%
37	Discount of Retail Loan (Home, Education, Mortgage Loans) Processing Charges*	10%
38	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
39	Percentage of Discount on DEMAT AMC*	10%

Sr.	Parameters	bob Women Power Current Account (CA141)
40	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines	Available on Priority Basis.
41	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
42	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
43	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schedule of Service Charges.

Note	
1	*Discount in Retail Loan Processing Charges & Demat AMC is available to Proprietors, Partners, Promoters, Directors and up to 2 authorized signatories of the Current Account as per Constitution of Account. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc) As per Service Charges Schedule.

Eligibility for Women Power Current Account	
Type of accounts	Eligibility
Individual	Account holder should be woman
Proprietorship	Sole proprietor should be woman
Partnership	At least -1- partner should be woman
Company	At least -1- Director should be woman

Features of bob Smart Current Account Scheme (CA142)

Sr.	Parameters	bob Smart Current Account (CA142)
1	MAB	₹ 25,000/-
2	Eligible Customers	All All customers eligible to open Current Account as per Bank's Extant Guidelines, however Business having majority of Digital Transaction requirements
3	Eligible Branches	All Branches
4	Sweep Facility	Allowed
5	Minimum Threshold	₹ 2,00,000/-
6	In Multiple of	₹ 50,000/-
7	First Sweep will happen	₹ 2,50,000/-
8	Default Sweep Period	15D
9	Reverse Sweep in multiple of	₹ 50,000/-
10	Sweep Happens	Every Monday
11	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	Upto ₹. 2.50 Lakh per day subject to 10 times of MAB
12	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
13	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	5
14	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 50,000/-
15	Outward Cheque Return Charges (No. of Cheques p.a.)	2
16	Charges for Non-Maintenance of MAB (per month (Excluding GST))	₹ 250/-
17	Free Cheque Leaves	Free first 50 Cheque Leaves
18	SMS Alerts / Email Alerts	Free
19	Standing Instruction (within Bank)	Free
20	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
21	Debit Card Issuance Charges	1 st Year Free
22	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	Online only Free
23	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	As per Service Charges Schedule
24	bobWorld Internet / bobWorld Mobile	Allowed (As per Bank's extant guidelines.)
25	Monthly Statement	Free online only
26	Folio Charges	Free
27	Balance Certificate	Free
28	Signature Verification	Free
29	No. of Free QR Code generation*	Free
30	No of Free Soundbox QR	2
31	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
32	No. of Free M-POS* / POS*	1
33	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.

Sr.	Parameters	bob Smart Current Account (CA142)
34	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
35	Discount of Auto Loan Processing Charges*	10%
36	Discount of Retail Loan (Home, Education, Mortgage Loans) Processing Charges*	10%
37	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
38	Percentage of Discount on DEMAT AMC*	10%
39	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines*	Available on Priority Basis.
40	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
41	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
42	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schdule of Service Charges.

Note	
1	*Discount in Retail Loan Processing Charges & Demat AMC is available to Proprietors, Partners, Promoters, Directors and up to 2 authorized signatories of the Current Account as per Constitution of Account. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc) As per Service Charges Schedule.

Features of bob Gold Current Account Scheme (CA143)		
Sr.	Parameters	bob Gold Current Account (CA143)
1	MAB	₹ 5,00,000/-
2	Eligible Customer	All All customers eligible to open Current Account as per Bank's Extant Guidelines preferebly Medium Sized Businessmen, Top Professionals, Medium Sized Traders, etc.
3	Eligible Branches	All Branches
4	Sweep Facility	Allowed
5	Minimum Threshold	₹ 10,00,000/-
6	In Multiple of	₹ 1,00,000/-
7	First Sweep will happen	₹ 11,00,000/-
8	Default Sweep Period	15D
9	Reverse Sweep in multiple of	₹ 1,00,000/-
10	Sweep Happens	Every Monday
11	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	Upto ₹ 50 Lakh per day subject to 10 times of MAB
12	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
13	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	10
14	Intersol Transactions Charges	Free
15	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 1,50,000/-
16	Outward Cheque Return Charges (No. of Cheques p.a.)	10
17	Charges for Non-Maintenance of MAB (per month (Excluding GST))	₹ 1,000/-
18	Free Cheque Leaves (p.a.)	UNLIMITED
19	SMS Alerts / Email Alerts	Free
20	Standing Instruction (within Bank)	Free
21	Collection Charges of Outstation Cheques	Only postage payable
22	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
23	Debit Card Issuance Charges	Free
24	Debit Card Renewal Charges	Free
25	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	Free
26	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	Free
27	bobWorld Internet / bobWorld Mobile	Allowed (As per Bank's extent guidelines.)
28	Monthly Statement	Free
29	Folio Charges	Free
30	Balance Certificate	Free
31	Signature Verification	Free
32	No. of Free QR Code generation*	Free
33	No of Free Soundbox QR	10
34	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)

Sr.	Parameters	bob Gold Current Account (CA143)
35	No. of Free M-POS* / POS*	2
36	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
37	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
38	Discount of Auto Loan Processing Charges*	50%
39	Discount of Retail Loan (Home, Education, Mortgage Loans) Processing Charges*	25%
40	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
41	Percentage of Discount on DEMAT AMC*	25%
42	BCMS	i. Collection through virtual accounts (cash deposit) - 10% waiver on Card Rates ii. Collection through Virtual Accounts (VA) for RTGS/NEFT/IMPS - Free iii. Payment through NEFT /RTGS/IMPS - Free iv. Integration Charges for (API and H2H) with bank's existing set up - Free
43	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines*	Available on Priority Basis.
44	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
45	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
46	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schedule of Service Charges.

Note	
1	*Discount in Retail Loan Processing Charges & Demat AMC is available to Proprietors, Partners, Promoters, Directors and up to 2 authorized signatories of the Current Account as per Constitution of Account. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc) As per Service Charges Schedule.

Features of bob Platinum Current Account Scheme (CA144)		
Sr.	Parameters	bob Platinum Current Account (CA144)
1	MAB	₹ 10,00,000/-
2	Eligible	All All customers eligible to open Current Account as per Bank's Extant Guidelines preferebaly Large Sized Businessmen, Top Professionals, Large Sized Traders, etc.
3	Eligible Branches	All Branches
4	Sweep Facility	Allowed
5	Minimum Threshold	₹ 20,00,000/-
6	In Multiple of	₹ 1,00,000/-
7	First Sweep will happen	₹ 21,00,000/-
8	Default Sweep Period	15D
9	Reverse Sweep in multiple of	₹ 1,00,000/-
10	Sweep Happens	Every Monday
11	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	Upto ₹.100.00 Lakh per day subject to 10 times of MAB
12	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
13	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	20
14	Intersol Transactions Charges	Free
15	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 1,50,000/-
16	Outward Cheque Return Charges (No. of Cheques p.a.)	20
17	Charges for Non-Maintenance of MAB (per month for new Schemes (Excluding GST)	i. MAB > 50% - ₹ 1,500/- ii. MAB < 50% - ₹ 2,500/-
18	Free Cheque Leaves (p.a.)	UNLIMITED
19	SMS Alerts / Email Alerts	Free
20	Standing Instruction (within Bank)	Free
21	Collection Charges of Outstation Cheques	Only postage payable
22	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
23	Debit Card Issuance Charges	Free
24	Debit Card Renewal Charges	Free
25	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	Free
26	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	Free
27	bobWorld Internet / bobWorld Mobile (As per Bank's extant guidelines.)	Allowed
28	Monthly Statement	Free
29	Folio Charges	Free
30	Balance Certificate	Free
31	Signature Verification	Free
32	No. of Free QR Code generation*	Free
33	No of Free Soundbox QR	20

Sr.	Parameters	bob Platinum Current Account (CA144)
34	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
35	No. of Free M-POS* / POS*	4
36	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
37	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
38	Discount of Auto Loan Processing Charges*	50%
39	Discount of Retail Loan (Home, Education, Mortgage Loans) Processing Charges*	50%
40	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
41	Percentage of Discount on DEMAT AMC*	50%
42	BCMS	i. Collection through virtual accounts (cash deposit) - 10% waiver on Card Rates ii. Collection through Virtual Accounts (VA) for RTGS/NEFT/IMPS - Free iii. Payment through NEFT /RTGS/IMPS - Free iv. Integration Charges for (API and H2H) with bank's existing set up - Free
43	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines	Available on Priority Basis.
44	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
45	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
46	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schdule of Service Charges.

Note	
1	*Discount in Retail Loan Processing Charges & Demat AMC is available to Proprietors, Partners, Promoters, Directors and up to 2 authorized signatories of the Current Account as per Constitution of Account. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc) As per Service Charges Schedule.

Features of bob Rhodium Current Account Scheme (CA145)		
Sr.	Parameters	bob Rhodium Current Account (CA145)
1	MAB	₹ 25,00,000/-
2	Eligible	All All customers eligible to open Current Account as per Bank's Extant Guidelines preferebaly Large Sized Businessmen, Top Professionals, Large Sized Traders, etc.
3	Eligible Branches	All Branches
4	Sweep Facility	Allowed
5	Minimum Threshold	₹ 50,00,000/-
6	In Multiple of	₹ 1,00,000/-
7	First Sweep will happen	₹ 51,00,000/-
8	Default Sweep Period	15D
9	Reverse Sweep in multiple of	₹ 1,00,000/-
10	Sweep Happens	Every Monday
11	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	Upto ₹ 250.00 Lakh per day subject to 10 times of MAB
12	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
13	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	50
14	Intersol Transactions Charges	Free
15	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 1,50,000/-
16	Outward Cheque Return Charges (No. of Cheques p.a.)	40
17	Charges for Non-Maintenance of MAB (per month for new Schemes (Excluding GST)	i. MAB > 50% - ₹ 3,500/- ii. MAB < 50% - ₹ 5,000/-
18	Free Cheque Leaves (p.a.)	UNLIMITED
19	SMS Alerts / Email Alerts	Free
20	Standing Instruction (within Bank)	Free
21	Collection Charges of Outstation Cheques	Only postage payable
22	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
23	Debit Card Issuance Charges	Free
24	Debit Card Renewal Charges	Free
25	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	Free
26	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	Free
27	bobWorld Internet / bobWorld Mobile (As per Bank's extant guidelines.)	Allowed
28	Monthly Statement	Free
29	Folio Charges	Free
30	Balance Certificate	Free
31	Signature Verification	Free
32	No. of Free QR Code generation*	Free
33	No of Free Soundbox QR	30
34	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
35	No. of Free M-POS* / POS*	8

Sr.	Parameters	bob Rhodium Current Account (CA145)
36	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
37	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
38	Discount of Auto Loan Processing Charges*	75%
39	Discount of Retail Loan (Home, Education, Mortgage Loans) Processing Charges*	75%
40	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
41	Percentage of Discount on DEMAT AMC*	100%
42	BCMS	i. Collection through virtual accounts (cash deposit) - 10% waiver on Card Rates ii. Collection through Virtual Accounts (VA) for RTGS/NEFT/IMPS - Free iii. Payment through NEFT /RTGS/IMPS - Free iv. Integration Charges for (API and H2H) with bank's existing set up - Free
43	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines	Available on Priority Basis.
44	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
45	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
46	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schdule of Service Charges.

Note	
1	*Discount in Retail Loan Processing Charges & Demat AMC is available to Proprietors, Partners, Promoters, Directors and up to 2 authorized signatories of the Current Account as per Constitution of Account. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc) As per Service Charges Schedule.

Features of bob Diamond Current Account Scheme (CA146)		
Sr.	Parameters	bob Diamond Current Account (CA146)
1	MAB	₹ 50,00,000/-
2	Eligible	All All customers eligible to open Current Account as per Bank's Extant Guidelines preferebaly Large Sized Businessmen, Top Professionals, Large Sized Traders, etc.
3	Eligible Branches	All Branches
4	Sweep Facility	Allowed
5	Minimum Threshold	₹ 1,00,00,000/-
6	In Multiple of	₹ 1,00,000/-
7	First Sweep will happen	₹ 1,01,00,000/-
8	Default Sweep Period	15D
9	Reverse Sweep in multiple of	₹ 1,00,000/-
10	Sweep Happens	Every Monday
11	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	Upto ₹ 500.00 Lakh per day subject to 10 times of MAB
12	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
13	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	100
14	Intersol Transactions Charges	Free
15	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 1,50,000/-
16	Outward Cheque Return Charges (No. of Cheques p.a.)	Unlimited
17	Charges for Non-Maintenance of MAB (per month for new Schemes (Excluding GST)	i. MAB > 50% - ₹ 6,000/- ii. MAB < 50% - ₹ 10,000/-
18	Free Cheque Leaves (p.a.)	UNLIMITED
19	SMS Alerts / Email Alerts	Free
20	Standing Instruction (within Bank)	Free
21	Collection Charges of Outstation Cheques	Only postage payable
22	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
23	Debit Card Issuance Charges	Free
24	Debit Card Renewal Charges	Free
25	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	Free
26	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	Free
27	bobWorld Internet / bobWorld Mobile (As per Bank's extant guidelines.)	Allowed
28	Monthly Statement	Free
29	Folio Charges	Free
30	Balance Certificate	Free
31	Signature Verification	Free
32	No. of Free QR Code generation*	Free
33	No of Free Soundbox QR	50
34	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
35	No. of Free M-POS* / POS*	10
36	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.

Sr.	Parameters	bob Diamond Current Account (CA146)
37	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
38	Discount of Auto Loan Processing Charges*	100%
39	Discount of Retail Loan (Home, Education, Mortgage Loans) Processing Charges*	100%
40	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
41	Percentage of Discount on DEMAT AMC*	100%
42	BCMS	i. Collection through virtual accounts (cash deposit) - 10% waiver on Card Rates ii. Collection through Virtual Accounts (VA) for RTGS/NEFT/IMPS - Free iii. Payment through NEFT /RTGS/IMPS - Free iv. Integration Charges for (API and H2H) with bank's existing set up - Free
43	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines	Available on Priority Basis.
44	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
45	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
46	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schedule of Service Charges.

Note	
1	*Discount in Retail Loan Processing Charges & Demat AMC is available to Proprietors, Partners, Promoters, Directors and up to 2 authorized signatories of the Current Account as per Constitution of Account. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc) As per Service Charges Schedule.

Features of <i>bob</i> Advantage Current Account Scheme (CA101)		
Sr.	Parameters	<i>bob</i> Advantage Current Account (CA101)
1	Quarterly Average Balance (QAB)	RURAL - ₹ 2,000, SEMI URBAN- ₹ 5,000, URBAN/METRO - ₹ 10,000
2	Eligible Customers	All customers eligible to open Current Account as per Bank's Extant Guidelines.
3	Eligible Branches	All Branches
4	Sweep Facility	Not Allowed
5	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	1,000 notes per day
6	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
7	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	5
8	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 20,000/-
9	Charges for Non-Maintenance of QAB (Excluding GST)	i. Metro: Rs 800/- ii. Urban: Rs 600/- iii. Rural/Semi Urban: Rs 400/-
10	Free Cheque Leaves	Free first 50 Cheque Leaves
11	SMS Alerts / Email Alerts	Allowed
12	Standing Instruction (within Bank)	Free
13	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
14	Debit Card Issuance Charges	1 st Year Free
15	Debit Card Renewal Charges	As per Schedule of Charges
16	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	As per Schedule of Charges
17	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	As per Schedule of Charges
18	bobWorld Internet / bobWorld Mobile	Allowed, Subject to Bank's extant guidelines.
19	Monthly Statement	Free
20	No. of Free QR Code generation*	Free
21	No of Free Soundbox QR	1
22	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
23	No. of Free M-POS* / POS*	As per Schedule of Charges
24	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
25	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
26	Percentage of Discount on DEMAT AMC*	1st Year Free
27	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
28	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines*	Available
29	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)

Sr.	Parameters	<i>bob Advantage Current Account (CA101)</i>
30	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
31	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schdule of Service Charges.

Features of bob Premium Current Account (CA108)		
Sr.	Parameters	bob Premium Current Account (CA108)
1	Quarterly Average Balance (QAB)	₹ 75,000/-
2	Eligible Customers	All customers eligible to open Current Account as per Bank's Extant Guidelines.
3	Eligible Branches	All Branches
4	Sweep Facility	Allowed
5	Minimum Threshold	₹ 5,00,000/-
6	In Multiple of	₹ 25,000/-
7	First Sweep will happen	₹ 5,25,000/-
8	Default Sweep Period	15D
9	Reverse Sweep in multiple of	₹ 25,000/-
10	Sweep Happens	Every Monday
11	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	Upto ₹ 7.50 Lakh per day subject to 10 times of MAB
12	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
13	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	5
14	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	₹ 50,000/-
15	Outward Cheque Return Charges (No. of Cheques p.a.)	5
16	Charges for Non-Maintenance of QAB (Excluding GST)	QAB >50% - ₹ 2,000/- QAB <50% - ₹ 3,000/-
17	Free Cheque Leaves (p.a.)	UNLIMITED
18	SMS Alerts / Email Alerts	Free
19	Standing Instruction (within Bank)	Free
20	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
21	Debit Card Issuance Charges	1 st Year Free
22	Debit Card Renewal Charges	As per Service Charges Schedule
23	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	50%
24	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	50%
25	bobWorld Internet / bobWorld Mobile	Allowed, Subject to Bank's extant guidelines.
26	Monthly Statement	Free
27	Folio Charges	Free
28	Balance Certificate	Free
29	Signature Verification	Free
30	No. of Free QR Code generation*	Free
31	No of Free Soundbox QR	5
32	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
33	No. of Free M-POS* / POS*	1

Sr.	Parameters	<i>bob</i> Premium Current Account (CA108)
34	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
35	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
36	Discount of Auto Loan Processing Charges*	25%
37	Discount of Retail Loan (Home, Education, Mortgage Loans) Processing Charges*	10%
38	Corporate Credit Card	Free (Subject to Eligibility criteria of captioned Credit Card of Bank's subsidiary BOBFSL)
39	Percentage of Discount on DEMAT AMC*	25%
40	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines	Available on Priority Basis.
41	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
42	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
43	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schdule of Service Charges.

Note	
1	*Discount in Retail Loan Processing Charges & Demat AMC is available to Proprietors, Partners, Promoters, Directors and up to 2 authorized signatories of the Current Account as per Constitution of Account. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc) As per Service Charges Schedule.

Features of <i>bob</i> Supreme Current Account (CA107)		
Sr.	Parameters	<i>bob</i> Supreme Current Account (CA107)
1	Quarterly Average Balance (QAB)	₹ 2,50,000/-
2	Eligible	All customers eligible to open Current Account as per Bank's Extant Guidelines.
3	Eligible Branches	All Branches
5	Sweep Facility	Allowed
6	Minimum Threshold	Rs. 5,00,000/-
7	In Multiple of	Rs. 25,000/-
8	First Sweep will happen	Rs. 5,25,000/-
10	Default Sweep Period	15D
11	Reverse Sweep in multiple of	Rs. 25,000/-
12	Sweep Happens	Every Monday
13	Free Anywhere Cash Deposit Limit (CDM, Recyclers, Currency Chest, Base & Non Base and Outstation Branches.)	Upto ₹ 25.00 Lakh per day subject to 10 times of MAB
14	Cash Deposit Charges (over the limit as above)	10/- per packet or a part thereof. (Min. Rs. 10/- , and Maximum 10,000/- ." (per day per txn)
15	Free Cash Withdrawal transaction per month at Base Branch, Local Non Base and Outstation Branch (excluding ATM withdrawals)	5
18	Total limit on Immediate Credit of Outstation Cheque (at any point of time)	Rs.1,50,000/-
19	Outward Cheque Return Charges (No. of Cheques p.a.)	10
21	Charges for Non-Maintenance of QAB (Excluding GST)	QAB >50% - ₹ 3,000/- QAB <50% - ₹ 5,000/-
22	Free Cheque Leaves (p.a.)	UNLIMITED
23	SMS Alerts / Email Alerts	Free
24	Standing Instruction (within Bank)	Free
26	Collection Charges of Outstation Cheques	Only postage payable
27	Debit Card* *subject to eligibility	VISA Vyapaar DI Debit Card
28	Debit Card Issuance Charges	Free
29	Debit Card Renewal Charges	Free
30	NEFT / RTGS / IMPS / UPI (including BULK) - ONLINE	Free
31	NEFT / RTGS / IMPS / UPI (including BULK) - Branch Mode	Free
33	bobWorld Internet / bobWorld Mobile (As per Bank's extant guidelines.)	Allowed
34	Monthly Statement	Free
35	Folio Charges	Free
36	Balance Certificate	Free
37	Signature Verification	Free
38	No. of Free QR Code generation*	Free
39	No of Free Soundbox QR	5

Sr.	Parameters	<i>bob</i> Supreme Current Account (CA107)
40	Monthly Charges Waiver of additional Soundbox QR	100% waiver of monthly Rental Charges subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes)
41	No. of Free M-POS* / POS*	1
42	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
45	Monthly Charges for POS / MPOS	100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month over and above the complementary POS machines.
46	Discount of Auto Loan Processing Charges*	25%
47	Discount of Retail Loan (Home, Education, Mortgage Loans) Processing Charges*	10%
48	Collateral Free Overdraft	Upto ₹ 25.00 Lakhs (Subject to Eligibility, Limit Calculation, ROI and Terms & Conditions set out by Bank)
49	Percentage of Discount on DEMAT AMC*	25%
40	BCMS, IPG, POS, QR, Soundbox, BHIM facilities as per respective products guidelines	Available on Priority Basis.
41	Sol Transfer	Allowed (Subject to compliance of Terms and Conditions for Sol Transfer of Current Accounts)
42	Scheme Transfer	Allowed (Subject to compliance of Terms and Conditions for Scheme guidelines of Current Account Scheme)
43	All other Terms and Conditions and Service Charges	As per Bank's extant guidelines & applicable Service Charges as per Schdule of Service Charges.

Note	
1	*Discount in Retail Loan Processing Charges & Demat AMC is available to Proprietors, Partners, Promoters, Directors and up to 2 authorized signatories of the Current Account as per Constitution of Account. Subject to recovery of minimum charges per property to be mortgaged as out of pocket expenses (for legal, valuation etc) As per Service Charges Schedule.