



BOB FESTIVAL CAMPAIGN

5 Liability Products and 2 Retail Asset Products have been included in the campaign

❖ bob BRO Saving Bank Account Scheme – A scheme for Students

- **A/c opening Channel:** Branch / RLBO / Tab /bob World app/VCIP (VCIP only 18 years & above)
- **Eligible Customers:** Account only for resident individuals Age – 16 to 25 years
- **Minimum balance:** Nil
- **Conversion Allowed:** Yes
- **Cheque book issuance charges, NEFT / RTGS / IMPS and SMS / Email Alert Charges :** Free

❖ bob LITE Saving Bank Account – A Life Time Zero Balance Account

- **A/c opening Channel:** Branch / RLBO / Tab /bob World app/VCIP (VCIP only 18 years & above)
- **Eligible Customers:** All resident individuals including minors (above age of 10 years and able to read & write on own) in single or joint names competent to enter into a contract are eligible to open savings bank a/c in his/her own name limited to only one such account & other categories eligible for opening Savings account as per Bank's guideline
- **Minimum balance:** Nil
- **Conversion Allowed:** Bob LITE to other scheme is allowed, however other scheme to bob LITE scheme is not allowed i.e. only new account to be opened under this scheme.
- **Sweep Facility:** Not allowed

❖ BARODA FAMILY (PARIVAAR) SB ACCOUNTS

	<u>Silver</u>	<u>Gold</u>	<u>Diamond</u>
PQAB	0.50 lakh & above	2.00 lakh & above	5.00 lakh & above

- **Eligible Relations:** Close Relatives (New as well as existing customers)
- **Restrictions:** FI Accounts are not allowed and Only 1 group allowed for one CIF Id
- **No. of Members:** Min – 2 & Max- 6

- **Benefits:** Benefits will be passed automatically, in case Family has maintained required QAB as per respective segment.
 - **100% waiver / Concession in charges :** Waiver on Cheque Book charges(P.A.), SMS/Email Alerts, Standing instruction, Concession in manual NEFT/RTGS charges, Concession in DD/PO Charges, Concession in Charges on collection of Outstation Cheques* and Waiver of Processing Charges of Retail Loans Excluding TCR/Valuation Charges
 - **Other concessions:** Locker rental charges and Demat AMC
 - **Concession in interest in Retail Loans*: 0.10%**

❖ **BARODA FAMILY (PARIVAAR) CURRENT ACCOUNTS**

	<u>Silver</u>	<u>Gold</u>	<u>Diamond</u>
PQAB	2.00 lakh & above	5.00 lakh & above	10.00 lakh & above

- **Eligible Clients:** Proprietorship, Partnership, LLP and Pvt. Ltd Co (new as well as existing)
- **Eligible Relations:** Sister / Group concerns
- **Restrictions:** Baroda Small Business Current Account (BSBCA) is not allowed and Only 1 group allowed for one CIF Id
- **No. of Members: Min – 2 & Max- 6**
- **Benefits:** Benefits will be passed automatically, in case Family has maintained required QAB as per respective segment.
 - **100% waiver / Concession in charges :** SMS/Email Alerts, Concession in DD/PO Charges, Concession in Charges on collection of Outstation Cheques* and Waiver of Processing Charges of Retail Loans Excluding TCR/Valuation Charges
 - **Other concessions:** Waiver on Cheque Book charges (P.A.), Locker rental charges, Demat AMC and Concession in manual NEFT/RTGS charges (Digital 100%).
 - **Concession in interest in Retail Loans*: 0.10%**

❖ **Baroda Power Pack NRE Savings Account**

- **Eligibility:** NRIs and PIOs (Individuals of Pakistan and Bangladesh shall require prior approval of the RBI). Minors are not eligible under this scheme.
- **Maximum Annual Turnover:** No limit
- **QAB:** Rs. 2.50 Lakh
- **Maximum Balance:** No upper Limit
- **Taxation:** Income earned in the account is exempted from income tax and balances are exempted from wealth tax.
- **Permissible credits:** Inward remittance from outside India Interest on investment (Investment options as permitted under FEMA) Transfer from other NRE/FCNR(B) accounts Maturity proceeds of investments (if such investments were made from this account or through inward remittance)

- **Permissible debits:** Local disbursement, Remittance outside India, Transfer to other NRE/FCNR (B) accounts Investments in India (Investment options as permitted under FEMA)
- **Debit Card:** Opulence and Sapphire Debit Cards
- **Preferential INR conversion rate*:** Upto 0.05 bps, if remittance is done for creation of Term Deposit with Bank. (Subject to)
- **Non-maintenance Charges:** Per 10% shortfall from the stipulated Qtrly average balance will attract Charge of Rs 500+ GST (Maximum Rs 2500)

❖ Baroda Home Loan

- **Concession in Rate of Interest** in Home Loan (all variants) for fresh accounts for loan of Rs.15 Lacs and above.
- **Concessional in processing fees** – Upfront processing fee of Rs.5,000 instead of RS.8,500 if any of following conditions are compiled:
 - 1. Branch sourced Lead.
 - 2. Salary/Business Account is with Bank of Baroda.
 - 3. One stroke full disbursement.

Existing upfront fee concession allowed for takeover leads through Non-DSA (Nil fees), Home Loan in approved project (Rs.3,500) and Top up Loan through Digital source (Rs.3,500) will continue. This is valid upto 31st December 2023.

- There will be **waiver of locker fee for first year** (smallest size) for taking locker, subject to availability. If locker of larger size is taken by customer, then fee/rent amount upto applicable for smallest size only will be waived for first year.

❖ Baroda Auto Loan

- **Concession of 0.10% in Rate of Interest in Auto Loan** for fresh account opened and disbursed during the period 11th September 2023 to 31st December 2023 in floating as well as fixed rate. However, under fixed rate loan, minimum ROI should not go below 1 year MCLR. The revised Rate of Interest in Auto Loan will be as per Annexure III.
- **Concession in rate of Interest for Four Wheeler for Baroda Family Account customer** (QAB of Rs.2 Lacs or more) / Radiance customers, **Salary account having Monthly salary Rs.50,000.00** – Concession of 0.10% subject to minimum rate applicable for highest CIBIL bucket.
- **Processing Charges:** Concessional in processing charges will be as under:
 - For Existing Customer of Bank having QAB of Rs.20,000 – Nil
 - For New Customer– Rs.500 + GST.
 - Processing charges for those auto loan customer who brings their salary account from other Banks during aforesaid period – Nil
 - If lead is sourced by branch and no payout is involved (ETB as well as NTB) – Nil
- **Others:**
 - 100% on road finance*
 - Other concessions in ROI*
 - Zonal Head is authorized to increase Service charges to Sales Executive of Car Dealer* (As Bank's extended guidelines).



बैंक ऑफ़ बड़ौदा
Bank of Baroda

विजय
VIJAYA

देवना
DEVNA

मनाएं लाइफटाइम की खुशी बैंक ऑफ़ बड़ौदा के त्यौहारी ऑफर्स के साथ

गृह ऋण ब्याज दर

@8.40%

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अंतर्राष्ट्रीय हवाई अड्डे
पर लाउंज सुविधा

कार ऋण ब्याज दर

@8.70%

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डेबिट एवं क्रेडिट कार्ड पर
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बॉब परिवार खाता

मेरा परिवार मेरा बैंक

बॉब ब्रो बचत खाता

लाइफटाइम शून्य शेष खाता
16 से 25 वर्ष तक आयु वर्ग के लिए



त्यौहारी ऑफर्स के लिए स्कैन करें



*ऑनरद सीमित अवधि के लिए, एवं लागू

टोल फ्री नंबर पर कॉल करें (24x7): 1800 5700

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हमें फॉलो करें

