



बैंक ऑफ़ बड़ौदा *Bank of Baroda*  
Wealth Management Services, BCC, Mumbai

**DISCLOSURE FOR MARKETING / REFERRING 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-



**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:

Life Insurance Products	Single Commission %		First Year Commission %		Second Year Commission%		Third Year onwards Commission %	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
<b>Investment &amp; Protection Plan</b>								
IndiaFirst Savings Plan (discontinued from 30 Sep 2010)	2	2	12	12	7	7	1	6
IndiaFirst Education Plan (discontinued from 30 Sep 2010)	NA	NA	12	12	7	7	1	6
IndiaFirst Smart Save Plan	2	2	5	5	3	3	1	2
IndiaFirst Young India Plan	NA	NA	5	5	3	3	1	2
<b>Pension Plan</b>								
IndiaFirst Future Plan	2	2	7.5	7.5	2	2	2	2
IndiaFirst Annuity Plan	1	1	NA	NA	NA	NA	NA	NA
<b>PURE PROTECTION PRODUCTS</b>								
<b>Term/ Life Protection Plan</b>								
IndiaFirst Life Plan	2	2	12	12	7	7	1	6
IndiaFirst Simple Life Plan	2	2	NA	NA	NA	NA	NA	NA
IndiaFirst Annuity Plan	1	1	NA	NA	NA	NA	NA	NA
IndiaFirst Group Credit Life Plan	2	2	NA	NA	NA	NA	NA	NA
IndiaFirst Group Term Plan	NA	NA	2	2	2	2	2	2

These rates are as on 30 Nov 2010

**Note:-**

The Investment & Protection category of products are towards the following type of policies where premium is

For life cover and

For maturity value

e.g. Money back of LIC is Investment & Protection in an endowment plan

and Life Time Premier of ICICI Prudential Life Insurance is on ULIP platform.



<b>Mutual Funds</b>						
<b>Disclosure of Commission payable by Mutual funds</b>						
<b>Scheme Category</b>	<b>Upfront Income %</b>		<b>Trail Year 1 (%)</b>		<b>Trail Year 2 onwards</b>	
	<b>Minimum</b>	<b>Maximum</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Minimum</b>	<b>Maximum</b>
<b>Equity Schemes</b>						
Diversified	0.50	0.60	0.30	0.75	0.30	0.50
Large Cap	0.50	0.60	0.25	0.75	0.30	0.50
Midcap	0.50	0.50	0.50	0.50	0.50	0.50
Equity Linked Savings Schemes (ELSS)	0.50	1.25	0.50	0.75	0.50	0.75
Value Oriented Fund						
Infrastructure Fund	0.50	0.60	0.30	0.75	0.30	0.50
Sector Funds	0.50	0.60	0.30	0.75	0.30	0.50
Index Fund	nil	nil	0.10	0.75	0.10	0.40
<b>Hybrid Schemes</b>						
Balanced Fund	0.25	0.50	0.50	0.50	0.50	0.50
MIP	0.25	0.75	0.40	0.50	0.40	0.50
Arbitrage	0.25	0.50	0.30	0.60	0.30	0.50
<b>Debt-Long Term</b>						
Income Fund	nil	0.25	0.40	0.75	0.40	0.50
Gilt Fund	nil	0.25	0.15	0.70	0.15	0.50
Fixed Maturity Plans	1.00	1.50	0.00	0.70	0.00	0.70
<b>Debt-Sort Term</b>						
Short Term Fund	nil	0.25	0.15	0.40	0.10	0.40
Liquid Plus	nil	nil	0.05	0.40	0.05	0.40
Liquid Fund	nil	nil	0.05	0.45	0.05	0.45
<b>Other Products</b>						
These rates are as on October 2010						



<b>General Insurance</b>		
<b>Disclosure of Commission payable by National Insurance Co. Ltd.</b>		
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 Co. Ltd. whose products are being distributed:		
<b>Sr. No.</b>	<b>Product Category</b>	<b>Maximum Commission %</b>
1	Health	15
2	Travel	15
3	Motor Insurance business (Own)	10
4	Motor Third Party Insurance	NIL
5	Marine Hull Insurance	10
6	Marine Cargo Business	15
7	Fire and Engineering Insurances	10
8	Other Products	15
These rates are as on...30-11-2010.....		

Place: Mumbai  
Date: 30-Nov-2010

----xxx----