



बैंक ऑफ बड़ौदा *Bank of Baroda*



To All Vertical Heads

Addendum to Related Party Policy (Approved on 05.03.2025)

Following transactions entered by the Bank with its Joint Ventures, Associates and other related parties were approved as omnibus transactions subject to at an arm's length basis/ in the ordinary course of business:

Sr. No.	Nature / Category of Transactions with Related Parties	Period of Transactions / Contract / Arrangements	Maximum Cumulative value of transactions	Guidance on Commercial Consideration
1.	Placement of Deposits	Upto 10 years	Upto Rs. 700 crore	Deposit Interest Rate circular / guidelines issued from time to time
2.	Payment of Interest on Deposits	Any number of times / no limit	Any Value	Deposit Interest Rate circular / guidelines issued from time to time
3.	Loans and Advances including non fund commitments:			Loans and Advances Interest Rate circular / guidelines issued from time to time
	A. Housing Loan	Upto 30 years	Upto Rs. 50 crore	
	B. Other Loans	Upto 10 years	Upto Rs. 750 crore	
4.	Rendering of Services under regulated transactions for which rates or charges are fixed	Any number of times	Any value	Service Charges circular issued from time to time / MOU made
5.	Miscellaneous / Other Banking related services viz. Depositor of Funds, Fixed Deposits, Saving and Current Account services, receipt of fees / brokerage / commissions and other Banking Services, etc.	Any number of times	Upto Rs. 200 crore	Circular / guidelines issued from time to time / MOU made

Blanket/Standing Approval - In case the need for Related Party Transaction (Single / Group) cannot be foreseen and aforesaid details are not available omnibus approval of such RPTs subject to their value not exceeding Rs. 1 crore per transaction be also granted.

The omnibus approval for the renewal of the above transactions shall be considered as prior approval for the respective / classified RPT and there shall not be any need / requirement for obtaining prior approval for such transactions. Such omnibus approvals shall be valid for one year i.e. from 04.02.2025 to 03.02.2026.

Audit committee shall review on a quarterly basis, the details of related party transactions entered into by the bank pursuant to such omnibus approvals.