AMOUNT

# BARODA LOAN/ OD AGAINST INSURANCE POLICIES

Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument per working day
Documents Discharge	\$75.00 Policy assignment

# BARODA LOAN/ OD AGAINST BANK'S OWN DEPOSITS BARODA LOAN/ OD AGAINST BANK'S OWN DEPOSITS TO THIRD PARTY UP TO \$5,000

Establishment Fee	Free	
Credit Service Fee - BARODA LOAN/ OD AGAINST BANK'S OWN DEPOSITS	Free	
Inspection Fee	Free	
Dishonored Cheque Fee	Outward-\$25 per instrument	
Excess Fees (Processing fee) (Applicable for OD a/c)		
Upto \$5000	\$25.00 per occasion	
\$ 5,001 to \$10,000	\$50.00 per occasion	
\$10,001 to \$25,000	\$100.00 per occasion	
Above \$25000	1.00% of excess/ ad hoo amount per occasion	
Cash handling charges (Applicable for overdraft account only)	•	
Total cash deposit below \$5000 (per day)	Nil	
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit	
Cheque Book Charges		
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable	
Cheque Holding charges		
For overdraft Accounts only	\$15.00 per instrument per working day	
Documents Discharge	\$25.00 Term Deposit	

#### FEE DESCRIPTION AMOUNT

Establishment Fee Up to \$1,000

# BARODA LOAN/OD AGAINST BANK'S OWN DEPOSITS TO THIRD PARTY ABOVE \$5,000/- AND ALL LOANS/ OD FOR BUSINESS PURPOSES

\$25 \$50

Up to \$1,000	\$25
\$1,001 to \$2,500	\$50
\$2,501 to \$5,000	\$75
\$5,001 to \$10,000	\$100
\$10,001 to \$20,000	\$200
\$20,001 to \$200,000	1.00% of Loan/OD amount
Above \$200,000	0.75% of Loan/OD amount
Above \$200,000	
Credit Service Fee	(Minimum \$2,000)  To be recovered on monthly
Credit Service Fee	The state of the s
TT 1 01 500	basis
Up to \$1,500	\$5.00 per month
\$ 1,501 to \$ 5,000	\$15.00 per month
\$ 5,001 to \$ 10,000	\$20.00 per month
\$ 10,001 to \$ 30,000	\$35.00 per month
\$ 30,001 to \$ 50,000	\$70.00 per month
\$ 50,001 to \$ 70,000	\$100.00 per month
\$ 70,001 to \$ 90,000	\$120.00 per month
\$ 90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240.00 per month
Above \$200,000	0.125% of Loan amount
	(Min \$240.00& Max. \$1,500)
	per month
Inspection Fee	Free
Dishonored Cheque	Outward-\$25 per instrument
Fee Cheque	outward \$25 per mandinent
Excess Fees	
(Processing fee)	
(Applicable for OD a/c)	
Linto \$5000	\$25.00 pag agazzina
Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ ad hoc
347)	amount per occasion
Cash handling charges	
(Applicable for	
overdraft account only)	
Total cash deposit below	Nil
\$5000 (per day)	- Career
Total cash deposit	0.50% of total cash deposit
\$5000 & above (per day)	
Cheque Book Charges	
-mading moon cumiles	#0.00 #ff1 1 -1 -1
For overdraft of	I 3/ UU her HIIV leaves hook blus
For overdraft of	\$≥.00 per Hity leaves book plus
Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Accounts only Cheque Holding	\$2.00 per inty leaves book plus stamp duty as applicable
Accounts only Cheque Holding charges	stamp duty as applicable
Accounts only Cheque Holding charges For overdraft Accounts	\$15.00 per instrument per
Accounts only Cheque Holding charges	stamp duty as applicable

### FEE DESCRIPTION AMOUNT

## BANK GUARANTEE

Establishment Fee	1% of amount (minimum \$100.00)
Commission	0.20% per month (Minimum \$150.00) recoverable on upfront basis (25% concession if backed by 100% cash margin)
Cancellation Fee	F\$50.00 per guarantee, however 50% of applicable commission for residual period is refundable.
Document Handling Fee	F\$50.00 per document

Search Fee	\$30.00. Subsequent \$10/- per hour	
Security Document Handling Fee (Solid	citors charges+ out of	
pocket expenses to be recovered separa	tely)	
One Document	\$100.00	
Additional Document	\$40.00 per document	
Baroda Farm Loan		
Upto 10,000	\$ 25.00 (for all documents)	
\$10,001-\$50,000	\$ 50.00 (for all documents)	
Above 50,000	\$100.00 (for all documents)	
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Free	
Other loans	(	
Up to \$1,000	Free	
Above \$1,000		
One document	\$60.00	
Additional Documents	\$25.00 per document	
Loan Arrear Fee> 7 days (Installment		
amount per month)		
Up to \$500	2% p.a. additional	
\$501 to \$1000	interest on the	
\$1001 to \$2500	overdue amount with	
\$2501 to \$5000	minimum of \$25.00	
Above \$5000	per month	
Duplicate Statement Fee	\$5.00 per page computer printout.	
Opinion Fee:	- X2 Pi	
Local	\$25.00   out of pocket expenses	
Overseas	\$50.00 +out of pocket expenses	
Modification in Terms & Conditions	\$100.00 per modification	
Assignment/reassignment of life insurance policies (Wherever insurance policies have obtained as security)	\$15.00 + out of pocket expenses + actual stamp duty and assignment	

charges

# FEE DESCRIPTION

AMOUNT

Documents Discharge		
Baroda Loan/OD against bank's own	Term Depo	sit: \$25.00
deposits to self/third party for	all of the second second second	
personal/business purposes irrespective	Life Insura	ance Polic
of amount	Assignmen	
	Assignmen	E: \$75.00
Others loans	DANAMAN DANAMAN CANADA	
	Other the	an ahove
	\$100.00	
Settlement fee	A STATE OF THE STA	
Baroda Loan/OD against bank's own	Free	
deposits to self/third party for		
personal/business purposes irrespective		
of amount		
Others loans	\$150.00	pe
	settlement	
Data Bureau Service Charges		
Baroda Loan/OD against bank's own	Not applies	ble
	Trot applied	
personal/business purposes irrespective		
of amount And		
Baroda Loan/OD against life insurance		
policies		
Other Loans	\$17.00 -	Individu
Other Boards		
	Credit Info	
	\$ 22.50	
	Credit Info	rmation
Cash handling charges (Applicable for o	verdraft acc	ount only
Total cash deposit below \$5000 (per day)	Nil	
Total cash deposit \$5000 & above (per	0.50% of	total cas
day)	deposit	
	deposit	
Cheque Book Charges	****	·
For overdraft of Accounts only	\$2.00 per	
	book plus	stamp du
	as applicat	ole .
Cheque Holding Charges		
For overdraft Accounts only	\$15.00	pe
	instrument	
TION OF NEW PERC & OF	working da	у
LIST OF NEW FEES & CH		
Commitment Fee (applicable in all	1% p.a. c	
overdraft accounts, except against bank	un-availed	portion
own deposit)	quarterly avera	
	utilization is less tha	
	60% of the lim	
	sanctioned	
Sanction re-validation charge		applicab
	establishm	ent fee a
	per card	rate (Loa
	Redraw Fee	
	Term Loan	
Loan Redraw Fee (In case of Term	Term Loan 0.02% of	).
Loan Redraw Fee (In case of Term Loan)	Term Loan	).
	Term Loan 0.02% of disburseme	). ent amour
	Term Loan 0.02% of disburseme (Minimum	). ent amour \$25.00)
	Term Loan 0.02% of disburseme (Minimum per instance	ent amour \$25.00) se if
	Term Loan 0.02% of disburseme (Minimum per instance disburseme	). ent amour \$25.00) ce if ent is
	Term Loan 0.02% of disburseme (Minimum per instance disburseme requested 1	sent amour \$25.00) be if ent is beyond 3
	Term Loan 0.02% of disburseme (Minimum per instance disburseme requested 1 months of	ent amour \$25.00) se if ent is seyond 3 approved
	Term Loan 0.02% of disburseme (Minimum per instance disburseme requested 1	ent amour \$25.00) se if ent is seyond 3 approved
Loan)	Term Loan 0.02% of disbursem (Minimum per instanc disbursem requested I months of drawdown	sent amour \$25.00) se if ent is seyond 3 approved schedule.
	Term Loan 0.02% of disbursem (Minimum per instance disbursem requested 1 months of drawdown Loan and	\$25.00) the if the period of t
Loan)	Term Loan 0.02% of disburseme (Minimum per instanc disburseme requested 1 months of drawdown Loan and overdraft	ent amour \$25.00) be if ent is beyond 3 approved schedule. \$100 pe demand
Loan)	Term Loan 0.02% of disburseme (Minimum per instance disburseme requested I months of drawdown Loan and overdraft less than	\$25.00) the if the ent is the ent
Loan)	Term Loan 0.02% of disburseme (Minimum per instanc disburseme requested 1 months of drawdown Loan and overdraft	\$25.00) the if the this the provided schedule. \$100 pe demand plus out
Loan)	Term Loan 0.02% of disburseme (Minimum per instance disburseme requested I months of drawdown Loan and overdraft less than	\$25.00) the if the ent is the ent
Loan)	Term Loan 0.02% of disburseme (Minimum per instance disburseme requested I months of drawdown Loan and overdraft less than	\$25.00) the if the ent is the ent
Loan)	Term Loan 0.02% of disburseme (Minimum per instanc disburseme requested I months of drawdown Loan and overdraft less than \$300,000	ent amour \$25.00) se if ent is beyond 3 approved schedule. \$100 pe demand plus out of the pocket expense
Loan)	Term Loan 0.02% of disburseme (Minimum per instance disburseme requested 1 months of drawdown Loan and overdraft less than \$300,000	stanour \$25.00) be if ent is beyond 3 approved schedule. \$100 pe demand plus out of the pocket expense \$500 per
Loan)	Term Loan 0.02% of disburseme (Minimum per instanc disburseme requested I months of drawdown Loan and overdraft less than \$300,000	\$25.00) the if the ent is the ent

# FEE DESCRIPTION

## AMOUNT

	pocket expenses.
Excess/ Adhoc	Plus 3% p.a. on existing rate.
Temporary Overdraft / Unarranged credit	\$ 15.00 per day or 14.75% p.a. whichever is higher.
Delay in submission of financial statements beyond 12 months from applicable financial year:	Additional interest of 2% interest on the outstanding amount.

# IMPORTANT CUSTOMER NOTICE

This brochure contains current fees and charges. Bank of Baroda reserves the right to vary fees and charges. 30 days prior notice through acceptable media will be given in the event of increase of any fees & charges or the introduction of new fees and

Contact your nearest Branch for more information

Website: www.bankofbaroda-fiji.com

Ba Ph:6674555

Nadi Ph:6700333

ba@bankofbaroda.com Rakiraki Ph:6694056

rakiraki@bankofbaroda.com

nadi@bankofbaroda.com

nausori@bankofbaroda.com

Nausori Ph: 3478088

Fees & charges are applicable from 3rd October 2019.

Terms & Conditions apply

Suva Ph:3311400

suva@bankofbaroda.com

lautoka@bankofbaroda.com Sigatoka Ph:6500541

sigatoka@bankofbaroda.com

Labasa Ph: 8811588 labasa@bankofbaroda.com

Lautoka Ph:6660811

# **CHARGES**

# **LENDING FEES AND CHARGES**

**DISCLOSURE** 

OF FEES AND



Bank of Baroda Bank of Baroda Building, 86-88, Mark Street, GPO Box 57, Suva Fiji Phone: 3311400, Fax: 3302510, Email: fiji@bankofbaroda.com Website: www.bankofbaroda-fiji.com

BOB - October 2019

plus out

\$300,000

and over

FEE DESCRIPTION

AMOUNT

## BARODA PERSONAL LOAN/BARODA SOFT LOAN (SECURED & UNSECURED)

Establishment Fee	
Up to \$1,000	\$50.00
\$1,001 to \$2,500	\$100.00
\$2,501 to \$5,000	\$100.00
\$5,001 to \$10,000	\$200.00
\$10,001 to \$20,000	\$300.00
\$20,001 to \$200,000	1.00% of loan amount
Above \$200,000	0.75% of loan amount
	(Minimum \$2,000)
Credit Service Fee	
Irrespective of amount	0.20% per month of remaining balance (minimum \$10.00 per month)
Inspection Fee	
Up to \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

## BARODA CAR LOAN

Establishment Fee	1.00% of loan amount
Credit Service Fee	0.10% per month of remaining balance (Minimum \$10 per month).
Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

## BARODA HOME LOAN

Establishment Fee	1.00% of loan amount (min.\$500.00)
Credit Service Fee	
1st Home Loan	Free
2 <sup>nd</sup> Home Loan	
Up-to \$20000	\$20.00 per month
\$20,001 to \$50,000	\$30.00 per month
\$ 50,001 to \$ 1,00,000	\$50.00 per month
\$ 1,00,001 to \$ 5,00,000	\$100.00 per month
\$ 5,00,001 to \$1,000,000	\$200.00 per month
Above \$ 1,000,000	0.025% per month (Minimum \$200.00 per month.
FNPF Housing Transfer Fee	\$100.00 per application + FNPF Cost
Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

#### FEE DESCRIPTION AMOUNT

Establishment Fee	1.00% of the loan amount
Credit Service Fee	TO THE WARRENCE OF THE BUILDING WEIGHT SHOW SHITTEN AND A SHOW SHOW SHOW SHOW SHOW SHOW SHOW SHOW
Up-to \$20000	\$20.00 per month
\$20,001 to \$50,000	\$30.00 per month
\$ 50,001 to \$ 1,00,000	\$50.00 per month
\$ 1,00,001 to \$ 5,00,000	\$100.00 per month
\$ 5,00,001 to \$1,000,000	\$200.00 per month
Above \$ 1,000,000	0.025% per month (Minimum \$200.00 per month)
Inspection Fee	1
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

# BARODA PROPERTY LOAN

Establishment Fee	1.00% of the loan amount (Minimum F\$500.00)
Credit Service Fee	
Up-to \$20000	\$20.00 per month
\$20,001 to \$50,000	\$30.00 per month
\$ 50,001 to \$ 1,00,000	\$50.00 per month
\$ 1,00,001 to \$ 5,00,000	\$100.00 per month
\$ 5,00,001 to \$1,000,000	\$200.00 per month
Above \$ 1,000,000	0.025% per month (Minimum \$200.00 per month & \$1500.00 Maximum per month)
Inspection Fee	
Upto \$1500/-	Free
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

# BARODA ADDITIONAL ASSURED ADVANCE (AAA)

Establishment Fee	
Up to \$5,000	1.00% of loan amount
\$5,001 to \$10,000	(Min F\$200.00)
\$10,001 to \$20,000	1 St Ct Ct
\$20,001 to \$200,000	
Above \$200,000	1
Credit Service Fee	
Up-to \$20000	\$20.00 per month
\$20,001 to \$50,000	\$30.00 per month
\$ 50,001 to \$ 1,00,000	\$50.00 per month
\$ 1,00,001 to \$ 5,00,000	\$100.00 per month
\$ 5,00,001 to \$1,000,000	\$200.00 per month
Above \$ 1,000,000	0.025% per month (Minimum \$200.00 per month & \$1500.00 Maximum per month)

# FEE DESCRIPTION

Inspection Fee

# AMOUNT BARODA ADDITIONAL ASSURED ADVANCE (AAA)

Up-to \$1500/-	Free		\$100
\$1,501 to \$10,000	\$50.00 per visit		Above
\$10,001 to \$25,000	\$75.00 per visit		
\$25,001 to \$50,000	\$100.00 per visit		1
\$50,001 to \$100,000	\$150.00 per visit		Inspe
Above \$100,000	\$200.00 per v		Upto
Security Document	1000		\$1,50
Handling Fee			\$10,0
(Solicitors charges +			\$25,0
out of pocket expenses			\$50,0
to be recovered			Above
separately)			***********
Up to \$1,000	Free		Dish
Above \$1,000			Fee
One Document	\$100.00		Exce
Additional Documents	\$40.00 per do	cument	(Proc
Loan Arrears Fee > 7	(installment	amount per	Upto
Days	month)		\$ 5,0
Up to \$500	2% p.a. additional interest on the overdue amount with		\$10,0
\$501 to \$1,000			Abov
\$1,001 to \$2,500	minimum of	25.00 per month	
\$2,501 to \$5,000	The contract of the contract o		Cash
Above \$5,000			(Appl
Opinion Fee			over
Local	\$25.00 + out o	f pocket expenses	Total
Overseas	\$50 00 + out of pocket expenses		\$500
Other Fees & Charges			Total
Search Fee	\$30.00		\$500
Modifications in Terms	Up-to	\$100.00 per	Cheq
& Conditions	\$5.00.000	modification	Foro
	Above	\$200.00 per	Accor
	\$5,00,000	modification	Cheq
Stamping/ Unstamping		of pocket expense	char
Documents Discharge	\$100.00 per d		-
Settlement Letter	\$100.00		For
Settlement Fee	\$75.00 per settlement		only
Duplicate Statement Fee	\$5.00 per page computer printout		BARO
Data Bureau Service	\$17.00		BARO
Charges	7		> N

Establishment Fee			
Upto \$1,000	\$100.00		
\$1,001 to \$2,500	\$100.00		
\$2,501 to \$5,000	\$100.00		
\$5,001 to \$10,000	\$200.00		
\$10,001 to \$20,000	\$200.00		
\$20,001 to \$200,000	1.00% of loan/OD amount		
Above \$200,000	0.75% of loan/OD amount (Minimum \$2,000)		
Credit Service Fee			
Upto \$1,500	\$5.00 per month		
\$ 1,501 to \$ 5,000	\$15.00 per month		
\$ 5,001 to \$ 10,000	\$20.00 per month		
\$ 10,001 to \$ 30,000	\$35.00 per month		
\$ 30,001 to \$ 50,000	\$70.00 per month		
\$ 50,001 to \$ 70,000	\$100.00 per month		
\$ 70,001 to \$ 90,000	\$120.00 per month		

# FEE DESCRIPTION

# AMOUNT

# AMOUNT

# FEE DESCRIPTION

# BARODA TRADERS LOAN

Inspection Fee	. W
Upto \$1500/-	Free
\$1,501 to \$10,000	\$40.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit
Dishonored Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee) (Applicable for OD a/c)	
Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ad hoc
	amount per occasion
Cash handling charges (Applicable for overdraft account only)	
Total cash deposit below \$5000 (per day)	Nil
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit
Cheque Book Charges	ACCOMMENSATION AND ACCOMMENSATION ACCOMMENSATION AND ACCOMMENSATION ACCOMMENSATION ACCOMMENSATION ACCOMMENSATION ACCOMMENSATION ACCOMMENSATION ACCOMMENSATION ACCOMME
For overdraft of	\$2.00 per fifty leaves book plu
Accounts only	stamp duty as applicable
Cheque Holding charges	
For overdraft Accounts only	\$15.00 per instrument pe working day

AMOUNT

# BARODA LOAN/ OD AGAINST INSURANCE POLICIES

Establishment Fee	1.00% of the loan amount
Credit Service Fee	To be recovered on monthly basis
Upto \$1,500	\$5.00 per month
\$ 1,501 to \$ 5,000	\$15.00 per month
\$ 5,001 to \$ 10,000	\$20.00 per month
\$ 10,001 to \$ 30,000	\$35.00 per month
\$ 30,001 to \$ 50,000	\$70.00 per month
\$ 50,001 to \$ 70,000	\$100.00 per month
\$ 70,001 to \$ 90,000	\$120.00 per month
\$ 90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240.00 per month
Above \$200,000	0.125% of Loan amount (Min \$240.00& Max. \$1,500) per month
Inspection Fee	Free
Dishonored Cheque Fee	Outward-\$25 per instrument
Excess Fees (Processing fee) (Applicable for OD a/c)	
Upto \$5000	\$25.00 per occasion
\$5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ ad hoc per occasion

# BARODA BUSINESS/COMMERCIAL LOAN/OVERDRAFT

\$ 90,001 to \$100,000	\$140.00 per month	Credit Service Fee	To be recovered in the month
\$100,001 to \$200,000	\$240.00 per month	L Wall Millian Car and Car and Car	of Feb. & Aug.
Above \$200,000	0.125% of loan amount per	Upto \$1,500	\$30.00 Half yearly
	month (Min \$240.00 & Max.	\$ 1,501 to \$ 5,000	\$85.00 Half yearly
	\$1500.00)	\$ 5,001 to \$ 10,000	\$120.00 Half yearly
Inspection Fee		\$ 10,001 to \$ 30,000	\$210.00 Half yearly
Upto \$1500/-	Free	\$ 30,001 to \$ 50,000	\$400.00 Half yearly
\$1,501 to \$10,000	\$50.00 per visit	\$ 50,001 to \$ 70,000	\$550.00 Half yearly
\$10,001 to \$25,000	\$75.00 per visit	\$ 70,001 to \$ 90,000	\$700.00 Half yearly
\$25,001 to \$50,000	\$100.00 per visit	\$ 90,001 to \$100,000	\$775.00 Half yearly
\$50,001 to \$100,000	\$150.00 per visit	\$100,001 to \$200,000	\$1,400.00 Half yearly
Above \$100,000	\$200.00 per visit	Above \$200,000	0.75% of Loan/OD amount
		33.000 00 00 00 00 00 00 00 00 00 00 00 00	Half yearly.
Dishonored Cheque	Outward-\$25 per instrument	111111111111111111111111111111111111111	(Min \$1,500 & Max. \$4,500)
Fee	ASSESSED OF THE PROPERTY OF TH	Inspection Fee	
Excess Fees		Up to \$10,000	\$30.00per visit
(Processing fee)		\$10,001 to \$25,000	\$60.00per visit
Upto \$5000	\$25.00 per occasion	\$25,001 to \$50,000	\$75.00per visit
\$ 5,001 to \$10,000	\$50.00 per occasion	Above \$50,000	\$100.00per visit
\$10,001 to \$25,000	\$100.00 per occasion	Cash handling charges	***************************************
Above \$25000	1.00% of excess/ad hoc per	(Applicable for overdraft account only)	
Cash handling charges (Applicable for	occasion .	Total cash deposit below \$5000 (per day)	Nil
overdraft account only)		Total cash deposit	0.50% of total cash deposit
Total cash deposit below	Nil	\$5000 & above (per day)	
\$5000 (per day)		Cheque Book Charges	40.00
Total cash deposit \$5000 & above (per day)	0.50% of total cash deposit	For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
Cheque Book Charges		Cheque Holding	
For overdraft of	\$2.00 per fifty leaves book plus	charges	
Accounts only	stamp duty as applicable		
Cheque Holding charges		For overdraft Accounts only	\$15.00 per instrument per working day
For overdraft Accounts only	\$15.00 per instrument per working day	BARODA TRADERS LOAN	
		Establishment For	7

# BARODA MICRO LOAN

# No fees and charges

# BARODA LOAN FOR MICRO & SMALL ENTERPRISES

# No fees and charges

# BARODA FARM LOAN

Establishment Fee Upto \$1,000	\$25.00
\$1,001 to \$2,500	\$50.00
\$2,501 to \$5,000	\$75.00
\$5,001 to \$10,000	\$100.00
\$10,001 to \$20,000	\$200.00
\$20,001 to \$200,000	1.00% of loan/OD amount
Above \$200,000	0.75% of loan/OD amount (Minimum \$2,000.00)

# FEE DESCRIPTION

BARODA FARM LOAN		
Credit Service Fee	To be	

# BARODA TRADERS LOAN

Establishment Fee

Upto \$1,000	\$50.00	
\$1,001 to \$2,500	\$100.00	
\$2,501 to \$5,000	\$150.00	
\$5,001 to \$10,000	\$200.00	
\$10,001 to \$20,000	\$300.00	
\$20,001 to \$200,000	1.00% of Loan/OD amount (Minimum \$300.00)	
Above \$200,000	0.75% of Loan/OD amount (Minimum \$2,000.00)	
Credit Service Fee	To be recovered on monthly basis	
Upto \$1,500	\$5.00 per month	
\$ 1,501 to \$ 5,000	\$15.00 per month	
5,001 to \$ 10,000	\$20.00 per month	
\$ 10,001 to \$ 30,000	\$35.00 per month	
\$ 30,001 ιυ \$ 50,000	\$70.00 per month	
\$ 50,001 to \$ 70,000	\$100.00 per month	
\$ 70,001 to \$ 90,000	\$120.00 per month	
\$ 90,001 to \$100,000	\$140.00 per month	
\$100,001 to \$200,000	\$240.00 per month	
Above \$200,000	0.125% of Loan amount (Min \$240.00% Max. \$1,500) per month	