

Excess Fees (Processing fee)	
Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,00 0	\$50.00 per occasion
\$10,001 to \$25,00 0	\$100.00 per occasion
Above \$25000	1.00% of excess/ ad hoc per occasio n
Cash Handling Charges (Applicable For Overdraft Account only)	
Total cash deposit below \$5,000 (per day)	Nil
Total cash deposit \$5,000 & above (p er day)	0.50% of total cash depos it
Other Fees & Charges	
Dishonoured Cheque Fee (Outward)	\$25 per instrumen t
Duplicate Statement Fee	\$5.00 per page computer printout
Opinion Fee	Local- \$25 + out of pocket expenses Overseas- \$50 + out of pocket expenses
Modification in Terms & Conditions	\$100.00 per modification
Cheque Holding Fee	\$15.00 per instrument per working d ay
Stamping/upstamping	\$30.00+ out of pocket expen ses
Documents Discharge	\$100.00 per docume nt
Settlement fee	\$150.00 per settleme nt
Search Fee	\$30.00 Subsequent \$10/- per ho ur
Cheque Book Charges	\$2.00 per fifty leaves book plus stamp duty as applicable
Stop payment charges for cheques issued by customers (overdraft accounts only)	\$10.00 per instrument

\* Terms & Conditions Apply

#### Contact your nearest Branch for more information

**Suva** Ph: 3311400 / 7734222  
suva@bankofbaroda.com  
suva.credit@bankofbaroda.com

**Ba** Ph: 6674555 / 7764555  
ba@bankofbaroda.com

**Labasa** Ph: 8811588 / 7761588  
labasa@bankofbaroda.com

**Rakiraki** Ph: 6694056 / 7764056  
rakiraki@bankofbaroda.com

**Lautoka** Ph: 6660811 / 7760640  
lautoka@bankofbaroda.com

**Nadi** Ph: 6700333 / 7760333  
nadi@bankofbaroda.com

**Sigatoka** Ph: 6500541 / 7760541  
sigatoka@bankofbaroda.com

**Nausori** Ph: 3478088 / 7738088  
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बैंक ऑफ़ बड़ौदा  
**Bank of Baroda**

# BARODA BUSINESS/ COMMERCIAL LOANS/ OVERDRAFT



**Bank of Baroda**

**Bank of Baroda Building, 86-88, Mark Street,  
GPO Box 57, Suva Fiji**

**Phone: 3311400 / 7734222 Fax : 3302510**

**Email : [fiji@bankofbaroda.com](mailto:fiji@bankofbaroda.com)**

**Website: [www.bankofbaroda-fiji.com](http://www.bankofbaroda-fiji.com)**

## BUSINESS/COMMERCIAL LOANS/ OVERDRAFT

### Purpose:

Overdraft, Loan, LC, Guarantee, AB/TR and Bill finance

### Facility:

- Working capital requirements
- For acquiring fixed assets
- Non-fund based facilities i.e. Bank Guarantee and Letter of Credit

### Eligibility:

Individuals, Proprietor, Partnership concern and Limited Companies etc. engaged in

- trading/manufacturing/ of any commodity / goods required by the community and trading/manufacturing in them is not prohibited by law or opposed to public interest
- service industry
- real estate
- mining & quarrying
- any other activities not prohibited by law or opposed to public interest

### Other Conditions:

- Maximum working capital limit to be considered need based subject to sales trend of last -3- years, projected sales and advance value of securities.
- Demand loan limit to be considered need based subject to margin contribution, repayment capacity and advance value of securities.
- Non fund based facilities to be considered need based subject to advance value of securities.
- Minimum margin contribution- 25%
- Maximum repayment period depending on cash flow and repayment capacity acceptable to bank.
- Assets charged to the bank to be insured comprehensively as per bank's norms.
- Please refer interest rate brochure for interest rate.

FEES & CHARGES	AMOUNT
Establishment Fee	
Upto \$5,000	\$100
\$5,001 to \$10,000	\$200
\$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 (Min \$2,000)
Credit Service Fee	
Upto \$1,500	\$5 per month
\$ 1,501 to \$ 5,000	\$15 per month
\$ 5,001 to \$ 10,000	\$20 per month
\$ 10,001 to \$ 30,000	\$35 per month
\$ 30,001 to \$ 50,000	\$70 per month
\$ 50,001 to \$ 70,000	\$100 per month
\$ 70,001 to \$ 90,000	\$120 per month
\$ 90,001 to \$100,000	\$140 per month
\$100,001 to \$200,000	\$240 per month
Above \$200,000	0.125% of loan amount per month (Min \$240/ & Max 1500/-)
Inspection Fee	
Upto \$1500 /-	No charges
\$1,501 to \$10,000	\$50.00 per vis it
\$10,001 to \$25,000	\$75.00 per vis it
\$25,001 to \$50,000	\$100.00 per vis it
\$50,001 to \$100,000	\$150.00 per vis it
Above \$100,000	\$200.00 per vis it
Security Document Handling Fee (Solicitors charges + out of pocket expenses to be recovered separately)	
One document	\$100.00
Additional Documents	\$40.00 per document
Loan Arrear Fee > 7 days (Instalment amount per month)	
Loan Arrears fee capped at F\$25.00 per month (i.e. Minimum & Maximum @F\$25.00 per month)	