

Security Document Handling Fee
(Solicitors charges+ out of pocket expenses to be recovered separately)

Up to \$10,000	\$25.00 (for all documents)
\$10,001-\$ 50,000	\$50.00 (for all documents)
Above 50,000	\$100.00 (for all documents)

Establishment Fee

Local	\$25.00+out of pocket expenses
Overseas	\$50.00+out of pocket expenses

Other Fees & Charges

Modification in Terms & Conditions	\$100.00 per modification
Stamping/Upstamping	\$30.00 + out of pocket expenses
Documents Discharge	\$75.00 per document
Settlement fee	\$150.00 per settlement
Search Fee	\$30/- Subsequent \$10/- per hour
Duplicate statement fee	\$ 5.00 per page computer printout
Cheque Book Charges	\$2.00 per fifty leaves book plus stamp duty as applicable
Cash Handling charges (applicable for overdraft accounts only)	Total cash deposit below \$5000 (per day): NIL Total cash deposit \$5000 & above (per day): 0.50% of total cash deposited
Cheque dishonoured charges (outward) (applicable for overdraft accounts)	\$25/- per instrument
Stop payment charges for cheques issued by customers (applicable for overdraft accounts)	\$10/- 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
nausori@bankofbaroda.com



बैंक ऑफ़ बड़ौदा
Bank of Baroda

BARODA FARM LOAN



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
Website: www.bankofbaroda-fiji.com

BARODA FARM LOAN

Purpose	For purchase of farm land, farm development / cultivation and other farm related expenses.
Facility	Farm OD/Demand Loan
Eligibility	<ul style="list-style-type: none"> -Fiji citizenship -Age ≥ 21 yrs -Engaged in farming activity ≥ 3 yrs -Lease period of land should be sufficiently higher than repayment tenure of loan -Average tonnage in case of sugarcane farming during the last 3 Years ≥ 200 tonnes (in case of sugarcane farming)
Limit	Min. \$3,000/- & Max. \$25,000/- (Subject to cane production, repaying capacity and availability of security)
Repayment period	Up to 60 months with deposit of minimum 30% of cane proceeds as available from Fiji Sugar Corporation (in case of sugarcane farming)
Computation of eligible limits	Minimum of amount computed as under : -Loan amount to be worked out taking value of \$15/- per tonne for the average production of last 3 years (in case of sugarcane farming) Or -50% of market value of land/other security whichever is lower.
Main documents to be submitted by the applicant	1) Sugarcane contract (in case of sugarcane farming) 2) Lease deed or approval notice 3) Title deed of the land 4) Documentary evidence to ascertain that the rent on leasehold land has been paid up to date. 5) Ascertain from the sector office of the Fiji Sugar Corporation (FSC) about cane harvested per annum for the last - 3 years as well as estimated crop for the current year (in case of sugarcane farming).

Documentation	<ul style="list-style-type: none"> -Stamped agential authority -Registered crop lien over farms -Registered mortgage of farm land -Third party guarantee if mortgage property belongs to guarantor -Bill of sale over vehicle if required
Interest Rate	Please refer interest rate brochure.

FEES & CHARGES

AMOUNT

Establishment Fee

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 amount
Above \$200,000	0.75% of loan amount

Credit Service Fee (to be recovered in the month of Feb & Aug.)

Up to \$1,500	\$30.00 Half yearly
\$1 501 to \$5,000	\$85.00 Half yearly
\$5,001 to \$10,000	\$120.00 Half yearly
\$10,001 to \$30,000	\$210.00 Half yearly
\$30,001 to \$50,000	\$400.00 Half yearly
\$50,001 to \$70,000	\$550.00 Half yearly
\$70,001 to \$90,000	\$700.00 Half yearly
\$90,001 to \$100,000	\$775.00 Half yearly
\$100,001 to \$200,000	\$1,400.00 Half yearly
Above \$200,000	0.75% of loan/OD amount Half yearly (Min \$1,500/-, Max. \$4,500/-)

Inspection Fee

Upto \$10,000	\$30.00 per visit
\$10,001 to \$25,000	\$60.00 per visit
\$25,001 to \$50,000	\$75.00 per visit
Above \$50,000	\$100.00 per visit