



Disclosure of Fees and Charges

LENDING FEES AND CHARGES

Bank of Baroda
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Fiji
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FEE DESCRIPTION	AMOUNT
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**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
2nd 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
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BARODA EDUCATION LOAN

Establishment Fee	1.00% of the loan amount
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)
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 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

FEE DESCRIPTION	AMOUNT
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BARODA ADDITIONAL ASSURED ADVANCE (AAA)

Establishment Fee		
Up to \$5,000	1.00% of loan amount (Min F\$200.00)	
\$5,001 to \$10,000		
\$10,001 to \$20,000		
\$20,001 to \$200,000		
Above \$200,000		
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		
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	
Security Document Handling Fee (Solicitors charges + out of pocket expenses to be recovered separately)		
Up to \$1,000	Free	
Above \$1,000		
One Document	\$100.00	
Additional Documents	\$40.00 per document	
Loan Arrears Fee > 7 Days (installment amount per month)		
Up to \$500	2% p.a. additional interest on the overdue amount with minimum of \$25.00 per month	
\$501 to \$1,000		
\$1,001 to \$2,500		
\$2,501 to \$5,000		
Above \$5,000		
Opinion Fee		
Local	\$25.00 + out of pocket expenses	
Overseas	\$50.00 + out of pocket expenses	
Other Fees & Charges		
Search Fee	\$30.00	
Modifications in Terms & Conditions	Up-to \$5,00,000	\$100.00 per modification
	Above \$5,00,000	\$200.00 per modification
Stamping/ Unstamping	\$30.00 + out of pocket expense	
Documents Discharge	\$100.00 per document	
Settlement Letter	\$100.00	
Settlement Fee	\$75.00 per settlement	
Duplicate Statement Fee	\$5.00 per page computer printout	
Data Bureau Service Charges	\$17.00	

FEE DESCRIPTION	AMOUNT
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BARODA BUSINESS/COMMERCIAL LOAN/OVERDRAFT

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
\$ 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 per month (Min \$240.00 & Max. \$1500.00)
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
Dishonored Cheque Fee	
	Outward-\$25 per instrument
Excess Fees (Processing fee)	
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
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

BARODA MICRO LOAN

- > **No fees and charges**

BARODA LOAN FOR MICRO & SMALL ENTERPRISES

- > **No fees and charges**

FEE DESCRIPTION	AMOUNT
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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)
Credit Service Fee	
To be recovered in the month of Feb. & Aug.	
Upto \$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	
Up to \$10,000	\$30.00per visit
\$10,001 to \$25,000	\$60.00per visit
\$25,001 to \$50,000	\$75.00per visit
Above \$50,000	\$100.00per visit
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

FEE DESCRIPTION	AMOUNT
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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 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	
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	
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

FEE DESCRIPTION	AMOUNT
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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
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

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

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/OD amount
Above \$200,000	0.75% of Loan/OD amount (Minimum \$2,000)
Credit Service Fee	To be recovered on monthly 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 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	
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
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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

OTHER LOAN FEES

Search Fee	\$30.00. Subsequent \$10/- per hour
Security Document Handling Fee (Solicitors charges+ out of pocket expenses to be recovered separately)	
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 interest on the overdue amount with minimum of \$25.00 per month
\$501 to \$1000	
\$1001 to \$2500	
\$2501 to \$5000	
Above \$5000	
Duplicate Statement Fee	\$5.00 per page computer printout.
Opinion Fee:	
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
Stamping/up stamping	
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Free
Others loans	\$30.00 + out of office

FEE DESCRIPTION	AMOUNT
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	expenses	
Documents Discharge		
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Term Deposit: \$25.00 Life Insurance Policy Assignment: \$75.00	
Others loans	Other than above-\$100.00	
Settlement fee		
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Free	
Others loans	\$150.00 per settlement	
Data Bureau Service Charges		
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount And Baroda Loan/OD against life insurance policies	Not applicable	
Other Loans	\$17.00 - Individual Credit Information \$ 22.50 - Business Credit Information	
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	
LIST OF NEW FEES & CHARGES		
Commitment Fee (applicable in all overdraft accounts, except against bank own deposit)	1% p.a. of unused/un-availed portion if quarterly average utilization is less than 60% of the limit sanctioned.	
Sanction re-validation charge	25% of applicable establishment fee as per card rate (Loan Redraw Fee (In case of Term Loan).	
Loan Redraw Fee (In case of Term Loan)	0.02% of disbursement amount (Minimum \$25.00) per instance if disbursement is requested beyond 3 months of approved drawdown schedule.	
Demand Notice (per action)	Loan and overdraft less than \$300,000	\$100 per demand plus out of the pocket expense
	Loan and overdraft \$300,000 and over	\$500 per demand plus out

FEE DESCRIPTION	AMOUNT
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		of the 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 charges.

Fees & charges are applicable from 3rd October 2019.

Terms & Conditions apply.

Contact your nearest Branch for more information

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