

## FEES & CHARGES

## AMOUNT

### Opinion 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/up stamping	\$15.00 + out of pocket expenses
Documents Discharge	\$75.00 per document
Settlement fee	\$75.00 per settlement
Search Fee	\$30.00. Subsequent \$10/- per hour
Duplicate statement fee	\$2.00 per page computer printout \$7.50 per page statement
Data Bureau Service Charges	\$17.00

\* Terms & Conditions Apply

### Contact your nearest Branch for more information

**Suva Ph:3311400**  
**bobsuva@connect.com.fj**

**Labasa, Ph: 8811588**  
**boblabasa@connect.com.fj**

**Lautoka Ph:6660811**  
**boblautoka@connect.com.fj**

**Sigatoka Ph:6500541**  
**bobsigatoka@connect.com.fj**

**Ba Ph:6674555**  
**bobba@connect.com.fj**

**Rakiraki Ph:6694056**  
**bobrakiraki@connect.com.fj**

**Nadi Ph:6700333**  
**bobnadi@connect.com.fj**

**Nausori Ph: 3478088**  
**bobnausori@connect.com.fj**

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



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**  
India's International Bank

# BARODA EDUCATION LOAN

### Bank of Baroda

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

**Phone: 3311400, Fax : 3302510, Email : [fiji@bankofbaroda.com](mailto:fiji@bankofbaroda.com)**

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

## BARODA EDUCATION LOAN

	STUDIES IN FIJI	STUDIES ABROAD
Eligibility	<ul style="list-style-type: none"> <li>Fiji Citizenship</li> <li>Secured admission to a recognised college/ institute/ university</li> <li>Education after form-VI</li> <li>For Diploma, degree &amp; Post graduate courses</li> </ul>	<ul style="list-style-type: none"> <li>Fiji Citizenship</li> <li>Secured admission to professional/ technical courses abroad through entrance/ merit based selection process (Letter from institution and fee details are required)</li> </ul>
Coverage of expenses	<ul style="list-style-type: none"> <li>Admission/Tuition fees</li> <li>Examination/Library/Laboratory fee</li> <li>Hostel/Boarding/Mess Charges</li> <li>Purchase of books /equipments/instruments/uniforms/computer/Laptop (Supported by institution bills/receipts)</li> <li>Any other expense required to complete the course e.g. study tour, project work, thesis, etc. and one way travel expenses/passage money (in case of studies abroad). (Supported by institution bills/receipts)</li> </ul>	
Max. amount	Diploma-\$10,000/- Graduation-\$25,000/- Post Graduation- \$20,000/- (Subject to repayment capacity of the parents)	\$75,000/- (Subject to repayment capacity of the parents)
Margin contribution	10%	
Repayment capacity	Parents income will be reckoned and total deduction should not exceed 60% of the income net of statutory deduction and taxes.	
Security	Loan to be secured by liquid securities viz. Term deposits /Life policies or by way of first registered mortgage of property.	
Repayment Period	For courses of 12 months to 18 months	Maximum of 24 EMI w.e.f. 6 months from the date of first disbursement.
	For courses exceeding 18 months	Maximum of 48 EMI w.e.f. 12 months from the date of first disbursement.
Interest Rate	Please refer interest rate brochure.	

### FEES & CHARGES

### AMOUNT

Establishment Fee	1% of the Loan Amount
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Credit Service Fee (To be recovered in the month of February & August)
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Up to \$1500	\$30.00 Half yearly
\$1501 to \$5000	\$85.00 Half yearly
\$5001 to \$10000	\$120.00 Half yearly
\$10001 to \$30000	\$210.00 Half yearly
\$30001 to \$50000	\$400.00 Half yearly
\$50001 to \$70000	\$550.00 Half yearly
\$70001 to \$90000	\$700.00 Half yearly
\$90001 to \$100000	\$775.00 Half yearly
\$100001 to \$200000	\$1,400.00 Half yearly
Above \$200000	0.75% of loan amount Half yearly (Min \$1,500/-, Max. \$4,500/-)

Inspection Fee
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Upto \$1500	Free
\$1501 to \$10000	\$40.00 per visit
\$10001 to \$25000	\$75.00 per visit
\$25001 to \$50000	\$100.00 per visit
\$50001 to \$100000	\$150.00 per visit
Above \$100000	\$200.00 per visit

Security Document Handling Fee (Solicitors charges + out of pocket expenses to be recovered separately)
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Upto \$1000	Free
Above \$1000	
One document	\$60.00
Additional Documents	\$25.00 per document

Loan Arrear Fee > 7 days ( Instalment amount per month)
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Upto \$500	\$ 5.00 each installment per month
\$501 to \$1000	\$10.00 each installment per month
\$1001 to \$2500	\$15.00 each installment per month
\$2501 to \$5000	\$20.00 each installment per month
Above \$5000	\$25.00 each installment per month