



बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

FEES & CHARGES

AMOUNT

Loan Arrear Fee > 7 days (Instalment amount per month)

Upto \$ 500
\$501 to \$1000
\$1001 to \$ 2500
\$2501 to \$5000
Above \$5000

2% per annum additional interest on overdue amount with minimum of \$25 per month

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/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 \$7.50 per page statement
Data Bureau Service Charges	\$17.00 - Individual Credit Information \$22.50 - Business Credit Information
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

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BARODA FARM LOAN

Bank of Baroda

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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	-Fiji citizenship -Age ≥ 21 yrs -Engaged in farming activity ≥ 3yrs -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	-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.

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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 (Min \$2,000)
Credit Service Fee (to be recovered in the month of Feb & Aug.)	
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/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
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)