

ANNEXURE TO RETAIL LOAN APPLICATION

“ALL IN COST” FOR RETAIL LOANS

UNIFIED PROCESSING CHARGES: includes processing charges, documentation charges, document verification charges and pre & one time post sanction inspection charges.

Sr.No.	RETAIL PRODUCT	CHARGES
1.	Baroda Home Loan Takeover of Home loan	Loans upto Rs. 20/- lacs : 0.35%. Loans above Rs. 20/- lacs : 0.40% Maximum : Rs. 15000/- (service tax (ST) to be recovered separately in addition to above) 0.10% maximum Rs. 5000/- +ST.
2.	Baroda Auto Loan a. Car Loan upto Rs.15 lac b. Car Loan to HNIs / Corporates over Rs.15 lacs c. Two wheeler loan	0.75% maximum Rs. 6000/- +ST 0.50% maximum Rs. 15000/- +ST 2.00% minimum Rs. 250/- +ST
3.	Baroda Education Loan a. Baroda Vidhya b. Baroda Gyan c. Baroda Scholar	NIL NIL 1% (to be refunded after availment of loan)
4.	Baroda Personal Loan	2% minimum Rs. 250/- +ST except following: Loan to Pensioners – Rs. 100/- +ST fixed and Loan for Earnest Money Deposit: 0.35% +ST

- Processing charges are to be recovered upfront.
- 50% of processing charges recovered upfront may be refunded if advance is sanctioned but not availed by the borrower.
- No Processing charges, if loan **is not sanctioned** upto Rs. 5.00 lacs.

Charges in respect of Advocate and Valuer:

Legal opinion fee and valuation charges are to be recovered on actual basis *in addition to above Unified Processing Charges.*

PREPAYMENT CHARGES:

Sr.No.	RETAIL PRODUCT	CHARGES
1.	Baroda Home Loan	NIL
2.	Baroda Auto Loan	NIL
3.	Baroda Education loan	NIL
4.	Baroda Personal Loan	NIL

INSPECTION CHARGES:

Sr.No.	RETAIL PRODUCT	CHARGES
1.	Baroda Home Loan	Post Inspection: 1 st post inspection –NIL 2 nd & onwards – Rs.100/- + out of pocket charges + conveyance charges (per inspection) +Service Tax
2.	Baroda Auto Loan	Post Inspection: 1 st post inspection –NIL 2 nd & onwards – Rs.100/- + out of pocket charges + conveyance charges (per inspection) + Service Tax
3.	Baroda Education loan	NIL
4.	Baroda Personal Loan	NIL

INTEREST RATE: Interest Rates chart is to be provided as applicable from time to time (Subject to change from time to time).

For present interest rate on Retail Loans, [Click here](#)

LEGAL REPORTS / VALUATION CHARGES:

Actual Charges is to be recovered.

CONVERSION CHARGES FROM FIXED TO FLOATING:

Baroda Home Loan: (applicable for loans sanctioned under fixed rate option)

From Fixed to Fluctuating rate option –

- One time process.
- @ 0.50% for every year for the residual period of the loan **maximum 2%** +ST of the amount outstanding on the date of allowing conversion.
- With a condition to charge fee for premature closure (@ 0.5% +ST of balance outstanding for each year of the residual period of housing loan, subject to maximum of 3%) be stipulated and borrower's acceptance to this be taken.

From Fluctuating to Fixed rate option – Option is not available