

**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.	<b>Baroda Home Loan</b>  <b>Takeover of Home loan</b>	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.	<b>Baroda Auto Loan</b> 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.	<b>Baroda Education Loan</b> a. Baroda Vidhya b. Baroda Gyan c. Baroda Scholar	NIL NIL 1% (to be refunded after availment of loan)
4.	<b>Baroda Personal Loan</b>	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.	<b>Baroda Home Loan</b>	NIL
2.	<b>Baroda Auto Loan</b>	NIL
3.	<b>Baroda Education loan</b>	NIL
4.	<b>Baroda Personal Loan</b>	NIL

**INSPECTION CHARGES:**

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