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

### Sr.No. | RETAIL PRODUCT | CHARGES |
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Baroda Home Loan</td>
<td>Loans up to 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.</td>
</tr>
</tbody>
</table>
| 2.      | Baroda Auto Loan | a. Car Loan up to 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 up to 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:

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>RETAIL PRODUCT</th>
<th>CHARGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Baroda Home Loan</td>
<td>NIL</td>
</tr>
<tr>
<td>2.</td>
<td>Baroda Auto Loan</td>
<td>NIL</td>
</tr>
<tr>
<td>3.</td>
<td>Baroda Education loan</td>
<td>NIL</td>
</tr>
<tr>
<td>4.</td>
<td>Baroda Personal Loan</td>
<td>NIL</td>
</tr>
</tbody>
</table>

### INSPECTION CHARGES:

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>RETAIL PRODUCT</th>
<th>CHARGES</th>
</tr>
</thead>
</table>
| 1.     | Baroda Home Loan | Post Inspection: 1st post inspection –NIL  
               2nd & onwards – Rs.100/- + out of pocket charges + conveyance charges (per inspection) +Service Tax |
| 2.     | Baroda Auto Loan | Post Inspection: 1st post inspection –NIL  
               2nd & 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