

Annexure 3 : Schedule of Charges on loans for Individual Retail Customers of Bank of Baroda, UAE Branches (w.e.f. 03.04.2024)

Amount in AED (if otherwise not specified)

Sr.	Charges Description	Charge
ADVANCES		
1	Unit Visit Charges	NIL
Processing Charges (Retail Loans)		
2	Vehicle Loans (Normal)	1% of the loan amount with min AED 500/- & Max. 2500
3	Vehicle Loans to employees of Notified Corporate	1% of the loan amount with min AED 500/- & Max. 2500
4	Housing Loan	1.00% of loan amount with ceiling of AED 25,000/- max. 0.25% of out standing amount with ceiling of AED 10,000/- in respect of take over accounts.
5	New SLPL for approved Groups / Corporate	1% of the loan amount min AED 500/- & max.2500/- In case of top up 1.00% of loan amount with min AED 500/- Incase of takeover from other bank AED 500/- Flat.
6	SLPL (Normal)	1% of the loan amount min AED 500/- & Max - 2,500/- In case of top up 1.00% of loan amount with min AED 500/- & max AED 2500/- Incase of takeover from other bank AED 500/- Flat.
7	Personal Loan to Traders / Professionals	1% of the loan amount with max AED 2500
8	Baroda Top Up Loan	1% of the loan amount subject to max AED 25000/-
9	Loan / Overdraft against property	0.50% of the loan amount with min AED 1000/- & max AED 25000/-
10	Processing charges for Annual Review (Loan/ Overdraft against property Scheme)	AED 5000/- to be recovered annually (only for OD limits AED 5 Mn and above)
Early Settlement/Partial payment Charges		
11	Charges for premature settlement of Salary Linked loans by availing loans from other Banks/Partial payment	1% of amount of loan outstanding with a minimum of AED 250/- & max. AED 10,000/-
12	Final Settlement from other sources/EOSB	NIL
13	Charges for advance payment/premature settlement of Mortgage Loan	1% of the outstanding amount or AED 10,000, whichever is less.
14	Charges for advance payment/premature settlement of Home Loan	1% of the outstanding amount or AED 10,000, whichever is less.
15	Charges for Advance payment/premature settlement of Vehicle Loan	1% of advance payment/outstanding balance
16	Charges for Advance payment/premature settlement of Top up Loan	1% of the advance payment/outstanding amount or AED 10,000, whichever is less.
Issuance of Liability Letter to other Banks		
17	Vehicle Loan	AED 60/-
18	Home Loan/Mortgage Loan/ Top up Loan	AED 85/-
Other charges		
19	Reschedulement / Deferment of loan installments (In all cases including Salary linked loans) only Retail Loans	Aed 250/- per occasion
20	Modification Charges	Not defined
21	Clearance Letter in Home Loan	AED 95/-
22	NOC in Home Loans	AED 150
23	Late Payment Penal Charges (Car Loan)	2% over agreed rate :- Min - AED 50/- and Max - AED 200/-
24	Cancellation charges (Car Loan)	AED 100/-
25	Late Payment Fees (Home Loan)	Max - AED 700/-
26	Other Certificate (Home Loan)	AED 75/-
27	Non Standard Statement production / copy of Original Documents (Home Loan)	AED 100/-
28	Request of other Letters (Home Loan)	AED 90/-
29	Property Swaps administration fee (Home Loan)	Max - AED 1,320/- (valuation included)
Additional VAT @ 5.00% applicable on all charges		
For other currency equivalent amount to be charged.		
Bank of Baroda, UAE is licensed and regulated by the Central Bank of the UAE (CBUAE)		