```json
[
  [
    [
      {
        "Baroda_Yoddha_Home_Loan_for_Defence_Personnel": {
          "Benefits": {
            "Low_interest_rates": true,
            "Low_processing_charges": true,
            "Longer_Tenures": true,
            "Loan_tenure_up_to_30_years": true,
            "Easy_top_up_loans": true
          },
          "Features": {
            "Exclusive_for_Defence_Personnel": true,
            "Loan_amount_varies": true,
            "Low_Interest_Rates": true,
            "Low_Processing_Fee": true,
            "No_Hidden_Charges": true,
            "No_Pre_Payment_Penalty": true,
            "Interest_rate_linked_to_BRLLR": true,
            "Interest_on_Daily_Reducing_Balance": true,
            "Repayment_up_to_30_years": true,
            "Moratorium_period_up_to_36_months": true,
            "Accepted_collateral": [
              "Mortgages",
              "Insurance_policies",
              "Government_promissory_notes",
              "Shares_and_debentures",
              "Gold_ornaments",
              "Other_property"
            ]
          },
          "Eligibility_Criteria": {
            "Personnel_of": [
              "Indian_Armed_Forces",
              "Indian_Central_Forces"
            ],
            "Close_relatives_as_co_applicant": true,
```

```json
    "Employment_period": {

      "Salaried": "1_year",

      "Non_salaried": "2_years"

    },

    "Serving_employees_eligible": true,

    "Retired_persons_eligible": true,

    "Minimum_Age": {

      "Applicant": 21,

      "Co_applicant": 18

    },

    "Maximum_Age": 70,

    "Loan_Tenure": "Upto_30_years",

    "Maximum_Loan_Amount": {

      "Mumbai": "Rs. 20 Crores",

      "Metros": "Rs. 7.50 Crores",

      "Other_Metros": "Rs. 5.00 Crores",

      "Chandigarh_Panchkula_Mohali": "Rs. 5 Crores",

      "Urban_Areas": "Rs. 3.00 Crores",

      "Semi_urban_and_Rural": "Rs. 1.00 Crores"

    }

  },
  "Documents_Required": {

    "Resident_Indian": [

      "Duly_Filled_and_Signed_Application_form_with_photographs",

      "Proof_of_Identity",

      "Proof_of_Residence",

      "Previous_loan_statements",

      "Proof_of_assets_held",

      "Assets_and_Liabilities_statement",

      "ITR_Verification_report",

      "Additional_Documents_for_Eligibility"

    ],

    "NRI_PIO_OCI": [

      "Duly_Filled_and_Signed_Application_form_with_photographs",

      "Copy_of_Passport_with_Visa_stamped",

      "Proof_of_Residence",

      "Details_of_local_contact_person",

      "NRE_Savings_Bank_statement",
```

```json
      "Overseas_Bank_Account_Statement",

      "Statement_of_accounts_of_all_existing_Loan_accounts",

      "Credit_Check_Reports",

      "Additional_Documents_for_PIO",

      "Additional_Documents_for_Salaried_and_Self_Employed"

    ],

    "Property_Documents": [

      "Agreement_for_Sale",

      "Blueprint_Approved_Plan_Copy",

      "Non_Agriculture_Certificate",

      "Commencement_Certificate",

      "Completion_Certificate",

      "Occupancy_Certificate",

      "Latest_Tax_Paid_Receipt",

      "Society_Registration_Certificate",

      "Share_Certificate",

      "All_payment_receipts_to_Builder_Seller",

      "Development_Agreement_of_Builder",

      "Chain_of_old_Agreements",

      "Title_Clearance_Report",

      "Valuation_report"

    ],

    "Takeover_from_Other_Bank_FI": [

      "Existing_Loan_Ac_statement",

      "List_of_Documents_submitted_to_Bank",

      "Sanction_Letter",

      "Foreclosure_letter"

    ],

    "Additional_Document": "Employment_Certificate"

  },

  "Interest_Rate_and_Charges": {

    "Interest_Rate": {

      "CIBIL_Score_701_and_above": "BRLLR",

      "CIBIL_Score_less_than_701": "BRLLR + 1.35%",

      "Risk_Premium": "0.05%"

    },

    "Processing_Charges": {

      "Until_31.12.2022": "NIL",
```

            "From_01.01.2023": "NIL_with_out_of_pocket_expenses_of_\u20b98500_plus_GST"
        }
    },
    "Terms_and_Conditions": {
        "Target_Group": [
            "Indian_Armed_Forces",
            "Indian_Central_Forces"
        ],
        "Eligibility_of_Borrowers": {
            "Individuals_singly_or_jointly": true,
            "Resident_Indian": true,
            "Employment_period": {
                "Salaried": "1_year",
                "Non_salaried": "2_years"
            },
            "Break_in_service": "up_to_3_months"
        },
        "Co_Applicants": {
            "Close_relatives_for_higher_eligibility": true,
            "Non_close_relatives_as_joint_owner": true
        },
        "List_of_Close_Relatives": [
            "Spouse",
            "Father",
            "Mother",
            "Son",
            "Daughter",
            "Brother",
            "Sister",
            "Brother's_wife",
            "Sister's_husband",
            "Brother_of_spouse",
            "Sister_of_spouse"
        ],
        "Maximum_Loan_amount": {
            "Mumbai": "Rs. 20 Crores",
            "Metros": "Rs. 7.50 Crores",
            "Other_Metros": "Rs. 5.00 Crores",
        }

            "Chandigarh_Panchkula_Mohali": "Rs. 5 Crores",

      "Urban_Areas": "Rs. 3.00 Crores",

      "Semi_urban_and_Rural": "Rs. 1.00 Crores"

    },

    "Repayment_Period": {

      "Maximum_period_of_loans": "30_years",

      "Maximum_moratorium_period": "36_months",

      "Moratorium_period_for_under_construction_houses": "18_months",

      "Additional_moratorium_per_floor": "6_months"

    },

    "Age": {

      "Minimum": {

        "Borrower": 21,

        "Co_applicant": 18

      },

      "Maximum": 70

    },

    "Security": [

      "Mortgage_of_the_property",

      "Insurance_policies",

      "Government_promissory_notes",

      "Shares_and_debentures",

      "Gold_ornaments"

    ],

    "Repayment": {

      "Maximum_period_of_loans": "30_years",

      "Maximum_moratorium_period": "36_months",

      "Moratorium_period_for_under_construction_houses": "18_months",

      "Additional_moratorium_per_floor": "6_months"

    },

    "Pre_Closure_Charges": "Nil",

    "Margin_Norms_and_LTV_Ratio": {

      "Loan_Amount_upto_30_lacs": {

        "Minimum_Margin": "10%",

        "Maximum_LTV_ratio": "90%"

      },

      "Loan_Amount_above_30_lacs_upto_75_lacs": {

        "Minimum_Margin": "20%",

```
      "Maximum_LTV_ratio": "80%"
    },
    "Loan_Amount_above_75_lacs": {
      "Minimum_Margin": "25%",
      "Maximum_LTV_ratio": "75%"
    },
    "Revised_guidelines": {
      "Loan_Amount_upto_30_lacs": {
        "Minimum_Margin": "10%",
        "Maximum_LTV_ratio": "90%"
      },
      "Loan_Amount_above_30_lacs_upto_100_lacs": {
        "Minimum_Margin": "10%",
        "Maximum_LTV_ratio": "90%"
      }
    }
  },
  "Repayment_Capacity": {
    "Salaried_Person": {
      "GMI_less_than_20000": "50%",
      "GMI_20000_to_50000": "60%",
      "GMI_50000_to_200000": "65%",
      "GMI_200000_to_500000": "70%",
      "GMI_above_500000": "75%"
    },
    "Others": {
      "GAI_upto_600000": "70%",
      "GAI_above_600000": "80%"
    }
  },
  "Other_Variants": [
    "Home_Improvement_Loan",
    "Home_Loan_Advantage_Top_Up_Loan",
    "Home_Suvidha_Personal_Loan"
  ],
  "Group_Credit_Life_Insurance_Cover": {
    "Tie_up_with_IndiaFirst_Life_Insurance": true,
    "Optional_scheme_for_Life_Insurance": true,
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```json
          "Group_insurance_scheme": true,

          "Family_not_required_to_repay_loan_in_case_of_death": true,

          "Outstanding_cover_amount_paid_by_insurance": true,

          "Low_premium": true

        }

      }

    }
  },
  {

    "Baroda_Yoddha_Two_Wheeler_Loan_for_Defence_Personnel": {

      "Name": "Baroda Yoddha Two Wheeler Loan",

      "Purpose": "For purchase of new two wheeler",

      "Eligibility": {

        "Personnel_of": [

          "Indian_Armed_Forces",

          "Indian_Army",

          "Indian_Navy",

          "Indian_Air_Force",

          "Indian_Costal_Guard",

          "Indian_Central_Forces",

          "Assam_Rifles",

          "Border_Security_Forces",

          "Indo_Tibetan_Border_Police",

          "Sashastra_Seema_Bal",

          "Central_Industrial_Security_Force",

          "Central_Reserve_Police_Force"

        ],

        "Serving_employees_and_retired_persons_getting_pension_are_eligible": true,

        "Close_relatives_can_be_added_as_co_applicant": true,

        "Co_applicant_employment_status": "employed_or_engaged_in_business_or_profession"

      },

      "ROI": {

        "Fixed_ROI": "1_Year_MCLR+SP+5.65%_=_14.75%",

        "BRLLR_ROI": "BRLLR_+_SP_+_3.25%",

        "Risk_Premium": "0.05%_over_above_rates_for_customers_not_obtaining_credit_insurance_cover"

      },

      "Processing_Charges": "Nil",

      "Bureau_Score_Validation": {
```

```json
        "Cut_off_CIBIL_Score": 701,

        "Deviation_decision_with_ZOCC_for_CIBIL_score_less_than_701": true,

        "-1_CIBIL_Score_can_be_considered_without_deviation_by_sanctioning_authority": true
      },

      "Other_Norms": "As_per_Baroda_Two_Wheeler_Loan"
    }
  },
  {
    "Baroda_Yoddha_Education_Loans": {

      "Name": "Baroda Yoddha Education Loans (all variants)",

      "Eligibility": {

        "For_wards_of_defence_personnel": true,

        "Special_interest_rates": {

          "Product": {

"Education_Loan_to_Students_of_Premier_Institutions_and_Executive_Development_Programmes_for_study_in_Premier_Institutions_for_Domestic_Study": {

            "AA_category": "BRLLR",

            "A_Category": "BRLLR",

            "B_Category": "BRLLR + 0.50",

            "Premier_C": "BRLLR + 0.75",

            "Baroda_Gyan": "BRLLR + 1.10",

            "Baroda_Scholar_Premier": "BRLLR",

            "Baroda_Scholar_Non_Premier": "BRLLR",

            "Executive_Development_Programmes_for_study_abroad_(Premier_Institutions)": "BRLLR"
          },

          "Special_concession_in_ROI_for_female_students": "0.50%",

          "Additional_Risk_Premium": "0.10% (All Education loans above Rs 7.50 lakhs)"
        },

        "12_Colleges_Institutions": {

          "Army_Institute_of_Technology_Pune": true,

          "Army_Institute_of_Fashion_and_Design_Bengaluru": true,

          "Army_College_of_Dental_Sciences_Secunderabad": true,

          "Army_Institute_of_Management_and_Technology_AIMT_Greater_NOIDA": true,

          "Army_Institute_of_Education_AIE_Greater_NOIDA": true,

          "Army_College_of_Nursing_ACN_Jalandhar_Cantt": true,

          "Army_Institute_of_Management_Kolkata": true,

          "Army_Institute_of_Law_AIL_Mohali": true,
```

```
                "Army_Institute_of_Nursing_AIN_Guwahati": true,

                "Army_Institute_of_Hotel_Management_and_Catering_Technology_Bengaluru": true,

                "Army_Law_College_ALC_Pune_Kanhe_Pune": true,

                "Army_College_of_Medical_Sciences_Delhi_Cantt": true

            }

        }

    },

    "Parameters": {

        "Security": {

            "Unsecured": "Rs 25.00 lacs",

            "Secured_Loan": "BRLLR+0.45",

            "Unsecured_Loan": "BRLLR+0.90"

        },

        "Process_Charge": "NIL",

        "Margin": "NIL",

        "Guidelines": "All other guidelines and criteria shall remain unchanged"

    },

    "Operating_Units": {

        "Explore_opening_Salary_account_for_defence_personnel": true,

        "Students_open_savings_account_with_the_Bank": true,

        "Mandatory_GCLI_for_students_seeking_unsecured_loan_for_AWES_institutions": true,

        "Assignment_of_Term_Life_policy_in_favor_of_Bank": true

    },

    "FAQs": {

        "What_is_Baroda_Yoddha_Education_Loan": "The Baroda Yoddha Education Loan is an education loan for defence personnel that offers the children of defence personnel to pursue their educational aspirations without financial constraints.",

        "How_can_I_apply_for_a_Baroda_Yoddha_Education_Loan": {

            "Branch_Application": "Visit the nearest Bank of Baroda branch and receive personalised guidance.",

            "Education_Loan_Sanction_Cell": "Connect with the specialised Education Loan Sanction Cell for dedicated assistance.",

            "Online_Application": "Apply online by visiting Bank of Baroda's official website at https://www.bankofbaroda.in/personal-banking/loans/education-loan.",

            "Vidya_Lakshmi_Portal": "Apply directly through the Vidya Lakshmi Portal."

        },

        "Who_is_eligible_for_the_Baroda_Yoddha_Education_Loan_scheme": "The Baroda Yoddha Education Loan extends its eligibility to the children of defence personnel, offering them the opportunity to access financial support for their educational pursuits.",

        "Which_countries_does_the_Baroda_Yoddha_Education_Loan_scheme_provide_financial_support_for": "There is no country restriction for this particular education loan for defence personnel.",

        "How_much_loan_can_I_avail_of_the_Baroda_Yoddha_Education_Loan": "The maximum amount of education loan for defence personnel is set at Rs. 150 lakhs for overseas studies and Rs. 125 lakhs for studying in India through the Baroda Yoddha Education Loan scheme.",
```

        "What_costs_are_covered_under_Baroda_Yoddha_Education_Loan": "The Baroda Yoddha Education Loan covers all necessary expenses related to the course, excluding the cost of external coaching or tuition.",

"If_the_Baroda_Yoddha_Education_loan_request_has_been_rejected_by_Bank_of_Baroda_once_can_the_applicant_apply_again": "Yes, the Baroda Yoddha Education Loan scheme allows an applicant to apply again for the education loan for defence personnel."
        }
      }
    },
    {
      "Baroda_Yoddha_Auto_Loan": {
        "Benefits": {
          "Lower_Rate_of_interest": true,

          "On_road_finance_upto_90%": true,

          "No_foreclosure_charges": true,

          "Nil_Processing_Charges": true,

          "Quick_processing": true,

          "No_prepayment_or_part_payment_charges": true
        },

        "Features": {
          "Car_Loan_product_exclusive_for_Defence_Personnel": true,

          "Interest_charges_on_Daily_Reducing_Balance": true,

          "Longer_repayment_period_upto_7_years": true
        },

        "Eligibility_Criteria": {
          "Indian_Armed_Forces": [
            "Indian Army",

            "Indian Navy",

            "Indian Air Force",

            "Indian Coast Guard"
          ],

          "Indian_Central_Forces": [
            "Assam Rifles",

            "Border Security Forces",

            "Indo-Tibetan Border Police",

            "Sashastra Seema Bal",

            "Central Industrial Security Force",

            "Central Reserve Police Force"
          ],

          "Close_relatives_as_co-applicant": true,

"Applicant_co-applicant_employed_in_business_or_profession": true,

"Serving_and_Retired_employees_eligible": true,

"Age_Criteria": {

  "Minimum_Age": {

    "Applicant": 21,

    "Co-applicant": 18

  },

  "Maximum_Age": "Age of the applicant / co-applicant / guarantor + repayment period should not exceed 70 years."

},

"Loan_Tenure": "Upto 7 years",

"Maximum_Loan_Amount": "3 crores"

},

"Documents_Required": [

"As per check list for Car Loan",

"Employment Certificate duly signed by competent authority i.e. Commanding Officer or Officer Commanding containing name, rank, unit name, service no., ID Card No., Photo & Signature of Applicant and purpose for which certificate is issued."

],

"Interest_Rate_and_Charges": {

"Fixed_Rates": {

  "CIBIL_cut_off_Score": {

    "771_and_above": {

      "Fixed_ROI_in_Baroda_Car_Loan": "1Year MCLR+0.05%",

      "effective_ROI": "8.90%"

    },

    "701_and_above_but_less_than_771": {

      "Fixed_ROI_in_Baroda_Car_Loan": "1Year MCLR+0.20%",

      "effective_ROI": "9.05%"

    },

    "-1": {

      "Fixed_ROI_in_Baroda_Car_Loan": "1Year MCLR+0.20%",

      "effective_ROI": "9.05%"

    },

    "681_and_above_but_less_than_701": {

      "Fixed_ROI_in_Baroda_Car_Loan": "1Year MCLR+1.80%",

      "effective_ROI": "10.65%"

    },

    "Less_than_681": {

      "Fixed_ROI_in_Baroda_Car_Loan": "1Year MCLR+2.50%",

                    "effective_ROI": "11.35%"

                }

            },

            "Additional_ROI_for_no_GCLI": "0.05% additional ROI will be applicable on each CIBIL bucket where Individual customer does not opt GCLI (Group Credit Life Insurance)."

        },

        "Interest_Rate": {

            "CIBIL_cut_off_Score": {

                "701_and_above": {

                    "ROI": "BRLLR + SP",

                    "Effective_Rate": "9.40%"

                },

                "681_and_above_but_less_than_701": {

                    "ROI": "BRLLR + SP+ 2.00%",

                    "Effective_Rate": "11.40%"

                },

                "Less_Than_681": {

                    "ROI": "BRLLR + SP+ 3.25%",

                    "Effective_Rate": "12.65%"

                },

                "-1": {

                    "ROI": "BRLLR + SP",

                    "Effective_Rate": "9.40%"

                }

            },

            "Additional_ROI_for_no_GCLI": "0.05% additional ROI will be applicable on each slab where individual customer does not opt GCLI (Group Credit Life Insurance)."

        },

        "Processing_Charges": "Nil"

    },

    "Most_Important_Terms_and_Conditions": {

        "Target_Group": {

            "Personnel_of": [

                "Indian Army",

                "Indian Navy",

                "Indian Air Force",

                "Indian Coast Guard",

                "Assam Rifles",

```
      "Border Security Forces",

      "Indo-Tibetan Border Police",

      "Sashastra Seema Bal",

      "Central Industrial Security Force",

      "Central Reserve Police Force"

    ]
  },

  "Eligibility_of_Borrowers": "Individuals - singly or jointly (Resident Indian).",

  "Co-Applicants": "The close relatives of the applicant can be added as a co-applicant for higher eligibility.",

  "List_of_Close_Relatives": [

    "Spouse",

    "father",

    "mother (including step mother)",

    "son (including step son)",

    "son\u2019s wife",

    "daughter (including step daughter)",

    "daughter\u2019s husband",

    "brother/sister (including stepbrother/stepsister)",

    "brother\u2019s wife",

    "sister (including step sister) of spouse",

    "sister\u2019s husband",

    "grand Son",

    "granddaughter"

  ],

  "Pre-Closure_or_part_payment_Charges": {

    "Floating_ROI": "Nil",

    "Fixed_ROI": "Pre-payment/Part-payment charges @ 2%+GST on amount pre-paid in case pre-paid amount is above Rs.
40,000 during the first 1 year of loan period."

  },

  "Margin_Norms_and_Loan_to_Value_LTV_Ratio": {

    "Uniform_margin": "10%",

    "LTV_Calculation": "LTV to be calculated on the \u2018On Road price\u2019 which includes Invoice Price, Road Tax, Cost of
Registration and Insurance (One Year or Three Year), excluding cost of accessories.",

    "Proforma_invoice": "Proforma invoice issued by authorized dealer of the Vehicle Company should be accepted. Basic
price, octroi (wherever applicable), GST / Sales Tax /VAT, RTO charges, Insurance charges etc. should be separately mentioned in the invoice
issued by the dealer.",

    "Funding_against_credit_life_insurance": "Funding against credit life insurance upto 100% of the premium amount would
be allowed over and above 90% but not exceeding 95% of loan to value (LTV) ratio."

  },

  "Repayment_Capacity": {
```

            "FOIR": {

                "Salaried_or_Pensioners": {

                    "GMI_less_than_Rs_50,000_p.m.": "60% of GMI",

                    "GMI_Rs_50,000_and_above_but_less_than_Rs_1,50,000": "70% of GMI",

                    "GMI_Rs_1,50,000_and_above": "80% of GMI"

                }

            },

            "Average_GMI": "*For Salaried Persons & Pensioner / Retired : Average of last 3 months\u2019 GMI (Gross Monthly Income) to be obtained"

            }

        }

    }

    },

    {

        "Baroda_Yoddha_Loan_to_Defence_Pensioners": {

            "Name": "Baroda Yoddha Loan to Defence Pensioners",

            "Purpose": "For any purpose other than speculation",

            "Eligibility": {

                "Pensioners_or_family_pensioners_of": [

                    "Indian Armed Forces (Indian Army, Indian Navy, Indian Air Force, Indian Coastal Guard)",

                    "Indian Central Forces (Assam Rifles, Border Security Forces, Indo-Tibetan Border Police, Sashastra Seema Bal, Central Industrial Security Force, Central Reserve Police Force)"

                ],

                "Pensioner_family_pensioner_requirements": "Pensioner / family pensioner should be drawing pension through the branch for at least last 3 months and his/her account should have been conducted satisfactorily, i.e., no return of cheques for financial reasons."

            },

            "ROI": "BRLLR + SP + 2.60% i.e. 12.00%",

            "All_other_norms": "All other norms are as per Baroda Loan to Pensioners."

        }

    }

    ],

    [

    [

    {

        "loanName": "Commission Agents Loan Arthias",

        "description": "Commission Agents Loan Arthias is a loan provided to meet working capital requirement of commission agents/arthias, engaged in retail trade.",

        "benefits": "Coming Soon",

        "features": [],

```json
    "eligibility": {

        "purpose": "To meet working capital requirement of Commission Agents/Arthias, engaged in retail trade, who undertake responsibility of realization of debtors.",

        "natureOfFacility": "Overdraft",

        "margin": {

            "realizableMarketValueOfImmovableProperty": "40%",

            "bankOwnFixedDeposits": "10%",

            "NSCsGovtBondsLICPolicies": "15%"

        },

        "security": "Tangible collateral securities in the form of mortgage of land (not agricultural land) and building is acceptable as security. National savings certificates, government bonds, our bank's term deposits, assignment of life insurance policies, standing in the name of the borrower/proprietor/partner/director are acceptable as security."

    },

    "interestRatesCharges": {

        "rateOfInterest": "One year MCLR + Strategy Premium + 2.00%",

        "serviceCharges": "Coming Soon"

    },

    "documentation": [],

    "MITC": {

        "requirements": [

            "Commission agents/Arthias (functioning in markets/mandies) who are engaged in trade activities on commission basis and enjoying good reputation in the market with 2 years of experience in the line of their business activity (i.e. extending credit to farmers, for supplying of inputs as also for buying the output from the individual farmers/SHGs/JLFs).",

            "They should be registered with the market committee and possess a valid license issued by the authorised government agencies."

        ]

    },

    "loanLimits": {

        "minimum": "Rs. 25,000",

        "maximum": {

            "ruralSemiUrbanUrbanBranches": "Rs. 100 lakhs",

            "metroBranches": "Rs. 200 lakhs"

        }

    }

},

{

    "Education Loan EMI Calculator": {

        "Loan Amount": {

            "Options": [

                "10K",
```

          "1Cr",

          "\u20b9500000"

        ]

      },

      "Rate of Interest (%)": {

        "Options": [

          "5%",

          "15%",

          "8.15"

        ]

      },

      "Loan Terms (monthly)": {

        "Options": [

          "12",

          "180",

          "180"

        ]

      },

      "Equated Monthly Installment (EMI) will be": "\u20b94,822"

    },

    "PersonalLoansEducation LoanBaroda Vidya Loan": {

      "Vidya Lakshmi Portal": {

        "Description": "This loan is given out for school education in any recognized school. The maximum loan granted is Rs. 4 lakhs and is payable in 12 installments after disbursement."

      }

    }

  },

  {

    "Education Loan EMI Calculator": {

      "Loan Amount": [

        "10K",

        "1Cr",

        "\u20b9500000"

      ],

      "Rate of Interest (%)": [

        "5%",

        "15%",

        "8.15"

    ],

    "Loan Terms (monthly)": [

      "12",

      "180",

      "180"

    ],

    "Equated Monthly Installment (EMI) will be": "\u20b94,822"

  },

  "PersonalLoansEducation LoanBaroda Education Loan to Students of Premier Institutions": {

    "Benefits": [

      "No Processing Charges",

      "Free debit card",

      "Interest rates starts from 8.15%*.",

      "100% Finance",

      "Collateral Free Loan up to Rs.40.00 Lakhs",

      "NIL processing Charges for premier institute.",

      "Repayment period up to 15 years (after completion of moratorium period (i.e Course Period + 12 Months).",

      "Digital Education Loan Facility",

      "Special offer for students of Army Personnel",

      "Income Tax Benefit under section 80E."

    ],

    "Features": "This student education loan is given to Indian nationals who have secured admission into premier educational institutions in India. The loan amount depends on the categorization of the institute.",

    "Eligibility": {

      "Courses Eligible": "Full time regular courses conducted by the premier educational institutions.",

      "Student Eligibility": [

        "Should be an Indian national",

        "Secured admission to professional/technical courses abroad through entrance test/merit based selection process."

      ]

    },

    "Interest rates & charges": {

      "Floating Rates": [

        {

          "Product Category": "AA",

          "Repo Rate + Spread": "BRLLR - 1.00%",

          "Effective Rate of Interest": "8.15%"

        },

        {

      "Product Category": "A",

      "Repo Rate + Spread": "BRLLR - 0.70%",

      "Effective Rate of Interest": "8.45%"

    },

    {

      "Product Category": "B",

      "Repo Rate + Spread": "BRLLR + 0.60%",

      "Effective Rate of Interest": "9.75%"

    },

    {

      "Product Category": "C",

      "Repo Rate + Spread": "BRLLR + 0.80%",

      "Effective Rate of Interest": "9.95%"

    }

  ],

  "Fixed Rates": [

    {

      "Product Category": "AA",

      "Repo Rate + Spread": "BRLLR + 1.00%",

      "Effective Rate of Interest": "10.15%"

    },

    {

      "Product Category": "A",

      "Repo Rate + Spread": "BRLLR + 1.30%",

      "Effective Rate of Interest": "10.45%"

    },

    {

      "Product Category": "B Upto Rs.7.50 Lakh",

      "Repo Rate + Spread": "Base rate +2.00%",

      "Effective Rate of Interest": "11.40%"

    },

    {

      "Product Category": "B Above Rs 7.50 lakh",

      "Repo Rate + Spread": "BRLLR + 2.60%",

      "Effective Rate of Interest": "11.75%"

    },

    {

      "Product Category": "C Upto Rs.7.50 Lakh",

```
              "Repo Rate + Spread": "Base Rate + 2.00%",

              "Effective Rate of Interest": "11.40%"

            },

            {

              "Product Category": "C Above Rs 7.50 lakh",

              "Repo Rate + Spread": "BRLLR + 2.80%",

              "Effective Rate of Interest": "11.95%"

            }

          ],

        "Additional Information": [

            "Rate of Interest for Children of defence personal Under Baroda Yoddha education Loan to Students of Premier
Institutions (For Studies in India) Scheme is same as Baroda Education loan to students of Premier Institutions (For Studies in India).",

            "No special concession for female students under this scheme.",

            "Simple interest to be charged at monthly rests during the repayment holiday/moratorium period.",

            "Penal charges @ 2% p.a. on overdue amount, if the loan amount exceeds Rs. 4 lakhs.",

            "The accrued interest during the repayment holiday period to be added to the principal and repayment in Equated
Monthly Instalment (EMI) be fixed."

          ]

        },

      "List of Premium Institutions (India)": "List of the institutions (List-AA, A, B & List-C)",

      "Documents Required": [

          "KYC of applicant and co-applicants",

          "Academic Records",

          "Proof of admission",

          "Entrance Exam Result(if applicable)",

          "Statement of cost of study/ Schedule of expenses",

          "Income Proof for Salaried Co-applicant/ Guarantor (if applicable)",

          "Bank account statement for last 6 months etc",

          "Property Documents (if applicable)"

        ],

      "Most Important Terms and Conditions (MITC)": {

          "Target group": "Students pursuing graduation, post-graduation, professional and other courses in India.",

          "Quantum of finance": "Need based finance subject to future repayment capacity, based on projected future earning which
should commensurate with past placement records and average packages offered to the pass outs of the college.",

          "Margin": {

            "Upto Rs 4.00 lakh": "NIL",

            "Above Rs.4.00 Lakh up to Rs 7.50 Lakh": "5%",

            "Above Rs 7.50 lakh": "NIL"

          },
```

"Repayment Holiday/ Moratorium Period": "Course period + 1 year",

"Coverage of expenses for": [

   "Fee payable to college/institution/university/school/hostel.",

   "Examination/library/laboratory fee.",

   "Hostel fees/charges.",

   "Purchase of books//instruments/uniforms.",

   "Caution deposit, building fund/refundable deposit supported by institution bills/ receipts, subject to condition that the amount does not exceed 10% of the total tuition fees for the entire course.",

   "Purchase of Personal computer/laptop - essential for completion of the course.",

   "Insurance premium for student/borrower, if any opted by the student. Presently the bank has a tie up arrangement with M/s. IndiaFirst Life Insurance Co. & M/s. Kotak Life Insurance.co for Group Credit Life insurance cover to education loan borrowers.",

   "Any other expenses required to complete the course like study tours, project works, thesis, etc.",

   "Cost of external coaching/tuition is not to be considered."

],

"Repayment Period": "The loan is repayable in maximum 10-15 years after the completion of the moratorium period as mentioned above.",

"Unified Processing charges": {

   "Study in India": "NIL .",

   "Study abroad": "1.00% of Loan amount (maximum Rs. 10,000) to be recovered upfront which will be refundable on availing (first disbursement) of loan"

},

"Security": {

   "List AA": {

      "Up to Rs. 40 Lakh": "No Security Co-obligation of parents/guardian along with assignment of future income of the student for payment of instalments.",

      "Above Rs. 40 Lakh": "Tangible collateral security equal to 100% of the loan amount along with assignment of future income of the student for payment of instalments."

   },

   "List A": {

      "Up to Rs. 30 Lakh": "No Security Co-obligation of parents/guardian along with assignment of future income of the student for payment of instalments.",

      "Above Rs. 30 Lakh": "Tangible collateral security equal to 100% of the loan amount along with assignment of future income of the student for payment of instalments."

   },

   "List B": {

      "Up to Rs. 15 Lakh": "No Security Co-obligation of parents/guardian along with assignment of future income of the student for payment of instalments.",

      "Above Rs. 15 Lakh": "Tangible collateral security equal to 100% of the loan amount along with assignment of future income of the student for payment of instalments."

   },

   "List C": {

"Up to Rs.10 Lakh": "No Security Co-obligation of parents/guardian along with assignment of future income of the student for payment of instalments.",

"Above Rs.10 Lakh": "Tangible collateral security equal to 100% of the loan amount along with assignment of future income of the student for payment of instalments."

},

"Additional Information": "For all cases if limit exceeds Rs.80.00 Lakh Security coverage should be 1.25 times"

},

"Disbursement": [

"Directly to school/institution/hostel - term wise/year wise, in stages as per the requirement/demand.",

"Directly to book seller/shop for purchase of books, instruments, equipment.",

"In case a student does not secure a hostel facility with an educational institute, he may be allowed to make his own arrangement if required. Lodging/boarding charges in such cases to be paid directly to the concerned establishment, after verifying bonafides of the same."

],

"Financing Branch": [

"Branch in the vicinity of the institute Or",

"Branch which is in close proximity to the permanent residence of parent/at the place of posting/service of the parent branch",

"In case where the programmes are being offered by these premier institutions in collaboration with the technology partners like Huges, Times Pro etc., the centres of such technology partners may be treated at par with the Institutions and a branch in the vicinity of the centre of such technology partners can also sanction."

],

"Insurance": "Group credit Life Insurance Cover will be mandatory if Loan amount exceeds Rs.7.50 Lakh. The Cost of Insurance Premium may be financed by Bank by adding the same in the project cost and shall be recovered along with EMIs of the loan. Alternatively, student can provide any term insurance plan obtained from any IRDA approved insurance Company."

}

}

},

{

"EducationLoanEMICalculator": {

"LoanAmount": {

"Min": "10K",

"Max": "1Cr",

"Default": "\u20b9500000"

},

"RateOfInterest": {

"Min": "5%",

"Max": "15%",

"Default": "8.15"

},

"LoanTerms": {

"Min": "12",

        "Max": "180",

        "Default": "180"

      },

      "EMI": "\u20b94,822"

    },

    "PersonalLoansEducationLoan": {

      "ProductName": "Baroda Education Loans for EDP being offered by Premier Institutions Abroad",

      "Description": "An education loan for studying abroad for executive development programmes. For the loan to be available, students must have secured admission to the university and be employed while applying & during the course of study.",

      "ApplyOnline": "Apply Online",

      "Sections": {

        "Benefits": [

          "No processing charges",

          "Free debit card"

        ],

        "Features": [

          "A study loan given for executive development programmes abroad.",

          "The student must have secured admission in the university and be employed while applying & during the course of study."

        ],

        "Eligibility": {

          "CoursesEligible": "Executive Development Programmes (part time/online programmes/distance learning) being offered by premier institutions abroad, as listed under list of premier institutions (including the programmes offered using the technology platform of Times Pro/Hughes Global Education or any other partners).",

          "StudentEligibility": [

            "Should be resident Indian.",

            "Secured admission in The Executive Development Programmes (part time/online programmes/distant Learning programmes) being offered by premier institutions abroad.",

            "Should be gainfully employed and would continue to be in gainful employment during study."

          ]

        },

        "InterestRatesAndCharges": [

          {

            "Product": "Baroda Executive Development Premier Institutions (For Studies abroad)",

            "Conditions": "Upto Rs. 7.5 lakhs",

            "RepoRatePlusSpread": "BRLLR + 2.00%",

            "EffectiveRateOfInterest": "11.15%"

          },

          {

            "Product": "Baroda Executive Development Premier Institutions (For Studies abroad)",

```
        "Conditions": "Above Rs. 7.5 lakhs",

        "RepoRatePlusSpread": "BRLLR + 2.35%",

        "EffectiveRateOfInterest": "11.50%"

      }

    ],

    "ServiceChargesExcludingGST": {

      "StudyInIndia": "Nil",

      "StudyAbroad": "1.00% of loan amount(maximum Rs. 10,000) to be recovered upfront which will be refundable on
availment (first disbursement) of loan.",

      "EducationLoanForStudentsOfPremierInstitutions": "Nil",

      "EducationLoanForVocationalEducationAndTraining": "Nil",

      "CareerDevelopment": "0.50%",

      "Notes": [

        "A non-refundable lump sum amount Rs. 8,500 per property (towards advocate and valuer charges) to be taken
upfront in case of all education loan accounts, wherever property is mortgaged.",

        "No mortgage creation charges for all types of education loans.",

        "Pre-payment charges under fixed rate loan is as under-",

        {

          "SourceOfFund": "Applicable pre-payment charges",

          "BorrowersOwnSource": "Nil",

          "TakeoverByOtherLenders": "0.50% of outstanding amount at the time of takeover.",

          "InCaseOfMoreThanOneAccount": "Pre-payment charges to be calculated for each account separately."

        }

      ]

    },

    "DocumentsRequired": [

      "KYC of applicant and co-applicants",

      "Academic Records",

      "Proof of admission",

      "Entrance Exam Result(if applicable)",

      "Statement of cost of study/ Schedule of expenses",

      "Income Proof",

      "Employment Proof",

      "Bank account statement for last 6 months etc",

      "Property Documents (if applicable)"

    ],

    "MITC": {
```

"TargetGroup": "Students pursuing executive development programmes (part time/online programmes/distance learning) being offered by premier institutions abroad, as listed under list of premier institutions (including the programmes offered using the technology platform of Times Pro/Hughes Global Education or any other partners).",

"QuantumOfFinance": "Maximum Rs. 80 lakhs",

"Margin": [

  {

    "PremierInstitutions": "Upto Rs 4.00 lakh",

    "Margin": "NIL"

  },

  {

    "PremierInstitutions": "Above Rs.4.00 Lakh up to Rs 7.50 Lakh",

    "Margin": "15 %"

  },

  {

    "PremierInstitutions": "Above Rs 7.50 lakh",

    "Margin": "NIL"

  }

],

"RepaymentHolidayMoratoriumPeriod": "Course period + 3 Months",

"CoverageOfExpenses": [

  "Fee payable to college/institution/university/hostel/mess charges.",

  "Examination/library/laboratory fee.",

  "Purchase of books/equipments/instruments/uniforms/.",

  "Personal computers/laptops wherever required.",

  "Caution deposit, building fund/refundable deposit supported by institution bills/receipts, subject to condition that the amount does not exceed 10% of the total tuition fees for the entire course.",

  "Purchase of computers, if essential for completion of the course.",

  "Insurance premium for student borrower.",

  "Any other expenses required to complete the course like study tours, project works, thesis, etc.",

  "Travel expenses/passage money (to and fro)",

  "Cost of external coaching/tuition is NOT to be considered.",

  "Except the living expenses, hostel charges, mess charges, other living expenses and cost of external coaching/tuition.",

  "As part of the program candidates may be required to travel to the college/institution once or twice during the course period. In such cases, travel expenses (to and fro) and living expenses for attending classes in various centres (India and abroad) would also be considered a part of the total expenses.",

  "Note: The details of expenses for the entire course period to be obtained from college/institution."

],

"RepaymentPeriod": {

  "LoansUpto7.5Lakhs": "Moratorium period + Maximum 120 instalments",

```json
          "LoansAbove7.5Lakhs": "Moratorium period + Maximum 180 instalments"
        },
        "UnifiedProcessingCharges": [
          "1.00% of loan amount (maximum Rs. 10,000) to be recovered upfront which will be refundable on availment (first disbursement) of loan. The amount can be refunded to the credit of saving bank account/loan account of the student/borrower.",
          "A non-refundable lump sum amount Rs. 7,500 per property (towards advocate and valuer charges) to be taken upfront in case of all education loan accounts, wherever property is mortgaged."
        ],
        "Security": {
          "UpTo4Lakhs": "Co-obligation of parent. No security",
          "Above4LakhsAndUpTo7.5Lakhs": [
            "Collateral in the form of a suitable third party guarantee along with assignment of future income.",
            "The regional authority may, at its discretion, waive third party guarantee in following cases:",
            {
              "Conditions": [
                "If satisfied with the net-worth/means of the parent who would be executing the document as a joint borrower.",
                "To support highly meritorious/deserving students who have secured admission in an institution of a high repute, but unable to offer suitable third party guarantee."
              ]
            }
          ],
          "Above7.5Lakhs": "Tangible collateral security equal to 100% of the loan amount along with assignment of future income of the student for payment of instalments."
        },
        "Disbursement": [
          "Directly to school/institution/hostel - term wise/year wise, in stages as per the requirement/demand.",
          "Directly to the book seller/shop for purchase of books, instruments, equipment.",
          "In case a student does not secure a hostel facility with an educational institute, he may be allowed to make his own arrangement if required. Lodging/boarding charges in such cases to be paid directly to the concerned establishment, after verifying bonafides of the same."
        ],
        "FinancingBranch": "Branch which is in close proximity to the permanent residence of parent/at the place of posting/service of the parent branch.",
        "InterestServicing": "Servicing of interest during the moratorium period will be compulsory"
      }
    }
  }
},
{
  "EducationLoanEMICalculator": {
```

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    "LoanAmount": {

      "min": "\u20b910,000",

      "max": "\u20b91,00,00,000",

      "example": "\u20b9500,000"

    },

    "RateOfInterest": {

      "min": "5%",

      "max": "15%",

      "example": "8.15%"

    },

    "LoanTermsMonthly": {

      "min": "12",

      "max": "180",

      "example": "180"

    },

    "EquatedMonthlyInstallmentEMI": "\u20b94,822"

  },

  "Categories": [

    "Personal Loans",

    "Education Loan"

  ],

  "GovernmentOfIndiaInterestSubsidySchemesForEducationLoan": {

    "Introduction": "By checking his eligibility under education loan subsidy schemes, a student can apply for an education loan
and receive a loan subsidy.",

    "Sections": [

      "Introduction",

      "Benefits",

      "Features",

      "Eligibility",

      "Interest rates & charges",

      "Documents Required",

      "Most Important Terms and Conditions (MITC)"

    ],

    "IntroductionDetails": [

      {

        "name": "Central Scheme of Interest Subsidy for Education Loan",

        "details": "For economically weaker sections to pursue technical/professional courses in India.",

        "link": "Please click here for detailed guidelines of CSIS Scheme applicable for Loans Taken w.e.f 01.04.2022"
```

                },

                {

                    "name": "Central Sector Interest Subsidy Scheme, 2009 (As Revised)",

                    "details": "Applicable For Loans Taken W.E.F. 01 .04.2018"

                }

            ],

        "Benefits": "Interest subsidy is provided to the Eligible students for the interest charged in the account during the moratorium period of the loan.",

        "Features": [

            "Scheme will be named as \u201cEducation Loan Interest Subsidy Scheme\u201d specially designed to provide interest subsidy for the period of moratorium on educational loans taken by students from economically weaker sections from our bank under the educational loan scheme of the Indian Banks\u2019 Association to pursue technical/professional education studies in India.",

            "Government of India will provide a full interest subsidy to the eligible students during the moratorium period on loans taken by students from the bank.",

            "After the moratorium period interest will be borne by student.",

            "State Government will designate appropriate authority or authorities who are competent to issue income certificates, based on economic index and not social background, for the purpose of this scheme.",

            "Subsidy will be available only to students enrolled in recognized technical/professional courses (after XII) in India in educational institutions established by acts of parliament, other institutions recognized by the concerned statutory bodies, Indian Institutes of Management (IIMs) and other institutions set up by the Central/State Government.",

            "Interest rates charged on the loan shall be as per interest rates applicable under our education loan scheme.",

            "Interest subsidy shall be available to the eligible students only once, either for the first undergraduate degree course or the post graduate degrees/diplomas in India. Interest subsidy shall, however, be admissible for integrated courses (graduates + post graduates).",

            "Subsidy shall not be available if a student discontinues the course in midstream, expelled from Institutions on disciplinary or academic grounds.",

            "There would be a tag/marker on the degree and marksheet of the student indicating his repayment liabilities. Electronic tag will enable employers to identify loanees. Nodal Bank for the scheme shall be Canara Bank and monitoring shall be finalized in consultation with the Canara Bank.",

            "List of technical/professional courses for which the scheme would be applicable, shall be publicized from time to time by UGC and AICTE and the same would be immediately displayed at their websites, which may be accessed for verification purposes.",

            "Agreement is also to be signed by the student and bank."

        ],

        "Eligibility": {

            "PlaceOfStudy": "Study in India",

            "SchemeName": "CSIS (Central Sector Interest Subsidy)",

            "SchemeApplicableFromYear": "FY 2009-10",

            "Eligibility": "Students belonging to Economically Weaker Section (EWS)",

            "Courses": "For pursuing Technical / Professional Education studies in India (after XII) only from NAAC accredited Institutions or programmes accredited by NBA or INIs (Institutes of National Importance) and CFTIs (Centrally Funded Technical Institutions)",

            "Notes": "Those Professional institutions/programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body via, approval of Medical Council of India for Medical courses, Nursing Council of India for Nursing courses, Bar Council of India for Law etc.",

```
        "LoanAmount": "Maximum loan amount on which subsidy will be available is \u20b97.50 Lakh from FY 2018-19 onwards
and \u20b910.00 Lakh prior to that.",

        "PeriodToGetTheSubsidy": "Moratorium period (i.e. course period, plus one year)",

        "Security": "On education loans without any collateral security and third party guarantee.",

        "IncomeCriteria": "Total parental/family income from all sources is up to \u20b94.5 lac per annum.",

        "IncomeCertificate": "Income certificate issued by the competent authority in the State/ Union Territory should be
obtained only once i.e. at the time of sanction.",

        "CasteCertificate": "NA",

        "AADHAARRequirement": "Beneficiary eligible for receiving the benefits under the CSIS shall be required to furnish the
proof of possession of AADHAAR number and to undergo AADHAAR authentication. In case same is not available the beneficiary shall
have to apply for AADHAAR enrollment."
    },
    "InterestRatesAndCharges": {

    "Product": {

      "Conditions": "Repo Rate + Spread",

      "EffectiveRateOfInterest": [

        {

          "BarodaVidya": "BRLLR + SP+ 3.10% (12.50%)"

        },

        {

          "BarodaGyan_UptoRs.7.50Lakh": "BRLLR + 2.00% (11.15%)"

        },

        {

          "BarodaGyan_AboveRs7.50Lakh": "BRLLR + 1.90% (11.05%)"

        },

        {

          "SpecialConcession": "Special concession in ROI @ 0.50% for female students is available"

        },

        {

          "MedicalCoursesConcession": "Additional concession of 0.50% in ROI will be applicable to the students pursuing
Bachelor and Master in Medical courses (MBBS/BDS/MS/MD/MDS etc). Ayurvedic and Homeopathic courses would not be eligible."

        },

        {

          "BarodaEducationLoan_PremierInstitutions_StudiesInIndia": "BRLLR - 0.60% to BRLLR (From 8.55% to 9.15%)"

        },

        {

          "BarodaScholar_PremierInstitutions": "BRLLR + 0.55% (9.70%)"

        },

        {

          "BarodaScholar_NonPremierInstitutions_UptoRs7.50Lakh": "BRLLR + 2.00% (11.15%)"
```

```
        },
        {
            "BarodaScholar_NonPremierInstitutions_AboveRs7.50Lakh": "BRLLR + 1.05% (10.20%)"
        },
        {
            "BarodaExecutiveDevelopment_PremierInstitutions_StudiesInIndia": "BRLLR (9.15%)"
        },
        {
            "BarodaExecutiveDevelopment_PremierInstitutions_StudiesAbroad_UptoRs7.50Lakh": "BRLLR + 2.00% (11.15%)"
        },
        {
            "BarodaExecutiveDevelopment_PremierInstitutions_StudiesAbroad_AboveRs7.50Lakh": "BRLLR + 2.35% (11.50%)"
        },
        {
            "DigitalEducationLoan_PremierInstitutions": "BRLLR - 0.60% to BRLLR (From 8.55% to 9.15%)"
        },
        {
            "DigitalEducationLoan_ListB_UptoRs7.50Lakh": "BRLLR + 0.85% (10.00%)"
        },
        {
            "DigitalEducationLoan_ListB_AboveRs7.50Lakh": "BRLLR + 0.65% (9.80%)"
        },
        {
            "DigitalEducationLoan_ListC_UptoRs7.50Lakh": "BRLLR + 1.05% (10.20%)"
        },
        {
            "DigitalEducationLoan_ListC_AboveRs7.50Lakh": "BRLLR+ 0.85% (10.00%)"
        },
        {
            "BarodaSkillLoanScheme": "BRLLR + 1.50% (10.65%)"
        }
    ],
            "AdditionalRiskPremium": "Additional Risk Premium @ 0.10% (All Education loans above \u20b97.50 lakhs) over the
above rates would be applicable for customers not obtaining Group Credit Life/ Life Insurance cover to the extent of the loan amount."
        }
    },
    "DocumentsRequired": [
        "KYC of applicant and co-applicants",
```

          "Academic Records",

          "Proof of admission",

          "Entrance Exam Result(if applicable)",

          "Statement of cost of study/ Schedule of expenses",

          "Income Proof for Salaried Co-applicant/ Guarantor (if applicable)",

          "Bank account statement for last 6 months etc.",

          "Property Documents (if applicable).",

          "Income related/Caste related Certificate as per the Scheme.",

          "Income Certificate/Other documents to be submitted by student within maximum limit of 45days from the date of sanction."

        ],

        "MostImportantTermsAndConditions": {

          "PlaceOfStudy": "Study in India",

          "SchemeName": "CSIS (Central Sector Interest Subsidy)",

          "SchemeApplicableFromYear": "FY 2009-10",

          "Eligibility": "Students belonging to Economically Weaker Section (EWS)",

          "Courses": "For pursuing Technical / Professional Education studies in India (after XII) only from NAAC accredited Institutions or programmes accredited by NBA or INIs (Institutes of National Importance) and CFTIs (Centrally Funded Technical Institutions)",

          "Notes": "Those Professional institutions/programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body via, approval of Medical Council of India for Medical courses, Nursing Council of India for Nursing courses, Bar Council of India for Law etc.",

          "LoanAmount": "Maximum loan amount on which subsidy will be available is \u20b97.50 Lakh from FY 2018-19 onwards and \u20b910.00 Lakh prior to that.",

          "PeriodToGetTheSubsidy": "Moratorium period (i.e. course period, plus one year)",

          "Security": "On education loans without any collateral security and third party guarantee.",

          "IncomeCriteria": "Total parental/family income from all sources is up to \u20b94.5 lac per annum.",

          "IncomeCertificate": "Income certificate issued by the competent authority in the State/ Union Territory should be obtained only once i.e. at the time of sanction.",

          "CasteCertificate": "NA",

          "AADHAARRequirement": "Beneficiary eligible for receiving the benefits under the CSIS shall be required to furnish the proof of possession of AADHAAR number and to undergo AADHAAR authentication. In case the same is not available the beneficiary shall have to apply for AADHAAR enrollment."

        }

      }

    },

    {

      "EducationLoanEMICalculator": {

        "LoanAmount": {

          "Min": "\u20b910,000",

          "Max": "\u20b91,00,00,000",

          "Default": "\u20b9500,000"

    },
    "RateOfInterest": {
      "Min": "5%",
      "Max": "15%",
      "Default": "8.15%"
    },
    "LoanTerms": {
      "MinMonths": 12,
      "MaxMonths": 180,
      "DefaultMonths": 180
    },
    "EMI": "\u20b94,822"
  },
  "PersonalLoansEducationLoanBarodaGyan": {
    "BarodaGyan": {
      "Description": "An education loan granted to the parents of an Indian national or resident student for education at a recognized university or institute.",
      "ApplyOnline": true,
      "Sections": {
        "Benefits": [
          "No Processing Charge up to Rs.7.50 Lakh",
          "No margin on loans up to 4 lakhs",
          "Free debit card",
          "No documentation charges",
          "No security up to Rs.7.50 lakh"
        ],
        "Features": [
          "Loan for Higher study in India (Target Group: Students pursuing Graduation, Post-Graduation, Professional and other courses in India.)",
          "No processing charges up to Rs.7.50 Lakh",
          "No documentation charges",
          "No Margin on loans up to 4 lacs.",
          "No Security Up to Rs.7.50 Lakh"
        ],
        "Eligibility": {
          "CoursesEligible": [
            "Graduation courses: BA, B.Com, B.Sc., etc.",
            "Post-Graduation courses: Masters & PhD.",

"Professional courses: engineering, medical, agriculture, veterinary, law, dental, management, architecture, computer, etc.",

"Computer certificate courses of reputed institutes accredited to the department of electronics or institutes affiliated to an approved university.",

"Courses like ICWA, CA, CFA.",

"Courses conducted by IIM, IIT, IISc, XLRI, NIFT.",

"Regular degree/diploma courses like aeronautical, pilot training, shipping etc., approved by the director general of civil aviation/shipping.",

"Courses offered in India by reputed universities abroad.",

"Evening courses of approved institutes.",

"Other courses leading to diploma/degree, Certificate etc., conducted by colleges/universities approved by UGC/Govt./AICTE/AIBMS/ICMR",

"Teachers training course/nursing course/B.Ed will be eligible for education loan provided the training institutions are approved either by the Central Government or by State Government and such courses should lead to a degree or diploma Course and not to certificate course."

],

"StudentEligibility": [

"Student of Indian National.",

"Non-Resident Indian (NRI), Person of Indian Origin (PIO) / Overseas Citizen of India (OCI) and students who are born to Indian parents during their stay abroad."

]

},

"InterestRatesCharges": {

"FloatingRates": [

{

"Product": "Baroda Gyan",

"Conditions": "Study in India",

"RateDetails": [

{

"LoanAmount": "Upto Rs.7.50 Lakh",

"RepoRateSpread": "BRLLR + 2.00%",

"EffectiveRate": "11.15%"

},

{

"LoanAmount": "Above Rs 7.50 lakh",

"RepoRateSpread": "BRLLR + 1.90%",

"EffectiveRate": "11.05%"

},

{

"SpecialRate": "Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme",

                    "RepoRateSpread": "BRLLR + 1.10%",

                    "EffectiveRate": "10.25%"

                }

            ]

        }

    ],

    "FixedRates": [

        {

            "Product": "Baroda Gyan",

            "Conditions": "Study in India",

            "RateDetails": [

                {

                    "LoanAmount": "Upto Rs.7.50 Lakh",

                    "RepoRateSpread": "Base Rate + 2.00%",

                    "EffectiveRate": "11.40%"

                },

                {

                    "LoanAmount": "Above Rs 7.50 lakh",

                    "RepoRateSpread": "BRLLR + 3.90%",

                    "EffectiveRate": "13.05%"

                },

                {

                    "SpecialRate": "Special rate of Interest for Children of defense personal Under Baroda Yodha education Loan Scheme",

                    "LoanAmount": "Upto Rs.7.50 Lakh",

                    "RepoRateSpread": "Base Rate + 2.00%",

                    "EffectiveRate": "11.40%"

                },

                {

                    "LoanAmount": "Above Rs 7.50 lakh",

                    "RepoRateSpread": "BRLLR + 3.10%",

                    "EffectiveRate": "12.25%"

                }

            ]

        }

    ],

    "SpecialConcessions": [

        "Special concession in ROI @ 0.50% for female students is available",

"Additional 0.50% for studying Medical courses (MBBS/BDS/MS/MD/MDS etc., except Yodha Scheme). Ayurvedic and Homeopathic courses would remain excluded from this concession.",

"Additional Risk Premium @ 0.10% (All Education loans above Rs 7.50 lakhs) over the above rates would be applicable for customers not obtaining Group Credit Life/ Life Insurance cover to the extent of the loan amount."

],

"AccruedInterest": "The accrued interest during the repayment holiday period to be added to the principal and repayment in Equated Monthly Installment (EMI) be fixed.",

"ServiceCharges": [

  {

    "Type": "VLP Charge",

    "Amount": "Rs.100/- for all cases"

  },

  {

    "Type": "Unified Processing Charges",

    "Details": [

      {

        "LoanAmount": "Up to Rs.7.50 Lakh",

        "Charge": "NIL"

      },

      {

        "LoanAmount": "Above Rs.7.50 Lakh",

        "Charge": "1.00% of Loan amount maximum Rs. 10,000/-"

      }

    ]

  }

],

"Notes": [

"A non-refundable lump sum amount Rs. 8,500 per property (towards advocate and valuer charges) to be taken upfront in case of all education loan accounts, wherever property is mortgaged.",

"No mortgage creation charges for all types of education loans.",

"Pre-payment charges under fixed rate loan is as under: Borrower\u2019s own source: Nil; Takeover by other lenders: 0.50% of outstanding amount at the time of takeover."

]

},

"DocumentsRequired": [

"KYC of applicant and co-applicants",

"Academic Records",

"Proof of admission",

"Entrance Exam Result(if applicable)",

"Statement of cost of study/ Schedule of expenses",

```
            "Income Proof for Salaried Co-applicant/ Guarantor (if applicable)",

            "Bank account statement for last 6 months etc",

            "Property Documents (if applicable)"

        ],

        "MostImportantTermsAndConditions": {

            "TargetGroup": "Students pursuing graduation, post-graduation, professional and other courses in India.",

            "QuantumOfFinance": {

                "MedicalAviation": "Max. Rs.125.00 Lakh",

                "OtherCourses": "Max. Rs.25.00 Lakh",

                "NeedBasedFinance": "Need based finance subject to future repayment capacity, based on projected future earning
which should commensurate with past placement records and average packages offered to the pass outs of the college."

            },

            "Margin": {

                "UptoRs4Lakh": "NIL",

                "AboveRs4Lakh": "5%"

            },

            "CoverageOfExpenses": [

                "Fee payable to college / Institution / University / School / Hostel",

                "Examination / Library / Laboratory fee.",

                "Hostel fees / charges.",

                "Purchase of books / equipments / instruments / uniforms.",

                "Caution deposit, Building fund / refundable deposit supported by institution bills / receipts, subject to condition
that the amount does not exceed 10% of the total tuition fees for the entire course.",

                "Purchase of Personal Computer / Laptop - essential for completion of the course.",

                "Insurance premium for student borrower, if any opted by the student.",

                "Any other expenses required to complete the course \u2013 like study tours, project works, thesis, etc.",

                "Cost of external coaching / tuition is not to be considered.",

                "For admission taken under Management Quota Seats, fees as approved by the State Government / Government
approved regulatory body for payment seats will be taken."

            ],

            "RepaymentPeriod": {

                "MaxYears": "10 \u2013 15 years after the completion of moratorium period",

                "UpTo7.5Lakh": "Moratorium Period +Maximum -120- installments",

                "Above7.5Lakh": "Moratorium Period +Maximum -180- installments"

            },

            "UnifiedProcessingCharges": [

                {

                    "LoanAmount": "Up to Rs.7.50 Lakh",

                    "Charge": "NIL"
```

```
        },
        {
          "LoanAmount": "Above Rs.7.50 Lakh",

          "Charge": "1.00% of Loan amount maximum Rs. 10,000/+Applicable GST"

        }
      ],
      "Security": [
        {
          "LoanAmount": "Up to Rs.7.50 Lakh",

          "Details": "No Collateral or third-party guarantee will be obtained, however, the Co-Obligation of Parent is
required."

        },
        {
          "LoanAmount": "Above Rs.7.50 Lakh up to Rs. 80.00 Lakh",

          "Details": "Tangible collateral security equal to 100% of the loan amount along with assignment of future income."

        },
        {
          "LoanAmount": "Above Rs 80.00 lakh",

          "Details": "Total security coverage should be 1.25 times of the loan amount along with assignment of future
income."

        }
      ],
      "Disbursement": [

        "Directly to School / Institution / hostel -- term wise / year wise, in stages as per the requirement / demand.",

        "Directly to book seller / shop for purchase of books, instruments, equipments.",

        "In case student does not secure hostel facility with educational institute, he may be allowed to make his own
arrangement if required. Lodging / boarding charges in such cases to be paid directly to concerned establishment, after verifying bonafides
of the same."

      ],
      "FinancingBranch": [

        "Branch in the vicinity of the Institute",

        "Branch which is in close proximity to the permanent residence of parent/at the place of posting/service of the
parent Branch"

      ],

      "Insurance": "Group credit Life Insurance Cover will be mandatory if Loan amount exceeds Rs.7.50 Lakh. The Cost of
Insurance Premium may be financed by Bank by adding the same in the project cost and shall be recovered along with EMIs of the loan.
Alternatively, student can provide any term insurance plan obtained from any IRDA approved insurance Company."

    }
   }
  }
 }
```

```
        },
        {
          "EducationLoanEMICalculator": {
            "LoanAmount": {
              "min": "\u20b910,000",
              "max": "\u20b91,00,00,000",
              "default": "\u20b95,00,000"
            },
            "RateOfInterest": {
              "min": "5%",
              "max": "15%",
              "default": "8.15"
            },
            "LoanTerms": {
              "min": "12",
              "max": "180",
              "default": "180"
            },
            "EMI": "\u20b94,822"
          },
          "SkillLoanScheme": {
            "Description": "This loan is available to students pursuing technical courses at training institutes, polytechnics, and other institutions. The loan amount ranges from Rs. 5,000 to Rs. 1,50,000.",
            "ApplyOnline": true,
            "Benefits": [
              "Loan for students pursuing technical courses offered by training institutes, polytechnics etc.",
              "No processing charges",
              "No documentation charges",
              "No margin",
              "No security required"
            ],
            "Features": {
              "Description": "A loan designed for students pursuing technical courses. Any Indian national who has secured admission in a course run by Industrial Training Institutes or National Skill Qualification Framework., etc shall be covered by skill loan"
            },
            "Eligibility": {
              "ApplicabilityOfTheScheme": "This scheme is applicable at all our branches across the country.",
              "TrainingInstitutes": "Any individual who has secured admission in a course run by the following is eligible for a Skill Loan: Industrial Training Institutes (ITIs) or Polytechnics, In a school recognized by central or State education Boards, In a college affiliated to
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recognized university, Training partners affiliated to National Skill Development Corporation (NSDC)/Sector Skill Councils, State Skill Mission, State Skill Corporation, preferably leading to a certificate/diploma/degree issued by such organization as per National Skill Qualification Framework (NSQF).",

      "TrainingCourses": "Courses run by above mentioned training institutes aligned to National Skill Qualification Framework (NSQF) shall be covered by the Skill Loan. There is no minimum course duration. Vocational/Skill development courses of duration from 2 months to 3 years run or supported by a ministry/department/organization of the govt. or a company/society/organization supported by National Skill Development Corporation(NSDC) or State Skill Missions /State Skill Corporations, preferably leading to a certificate/diploma/degree issued by a government organization or an organization recognized/authorized by the government to do so. State Level Bankers committee(SLBC)/State level Coordination Committee(SLCC) may add other skill development courses/programmes, having good employability. Approved courses/training programs as per the National Skill Certification and Monetary Reward Scheme.",

      "Nationality": "The applicant should be an Indian national.",

      "MinimumAge": "There is no specific restriction with regard to the age of the student to be eligible for Skill Loan. However, if the student is a minor then the parent has to execute documents for the loan. The bank will obtain a letter of acceptance/ratification from him/her upon attaining majority.",

      "MinimumQualification": "As required by the enrolling institutions/organizations as per NSQF.",

      "KYC": "Aadhar card number will also be considered as a valid proof for KYC norms in addition to other identity and address proof as determined by respective banks/lending institutes."

    },

    "InterestRatesAndCharges": {

    "Product": "Baroda Skill Loan Scheme",

    "Conditions": "Repo Rate + Spread",

    "EffectiveRateOfInterest": "BRLLR + 1.50% (10.65%)",

    "AdditionalRiskPremium": "0.10% (All Education loans above Rs 7.50 lakhs) over the above rates would be applicable for customers not obtaining Group Credit Life/ Life Insurance cover to the extent of the loan amount.",

    "ServicingOfInterest": "Servicing of interest during Study Period and Moratorium Period shall be at the option of the borrower.",

    "GirlStudentsIncentive": "For girl students, an incentive in the form of 0.50% Interest Concession shall be provided as being provided under our Education Loan Product.",

    "MinimumEffectiveRateOfInterest": "The effective rate of interest should not go below the BRLLR at any instance (with or without concessions if any).",

    "ProcessingCharges": "NIL",

    "PrePaymentCharges": {

      "BorrowerOwnSource": "Nil",

      "TakeoverByOtherLenders": "0.50% of outstanding amount at the time of takeover.",

      "MoreThanOneAccount": "Pre-payment charges to be calculated for each account separately."

    }

    },

    "DocumentsRequired": [

    "KYC of applicant and co-applicants",

    "Academic Records",

    "Proof of admission",

    "Entrance Exam Result(if applicable)",

    "Statement of cost of study/ Schedule of expenses",

    "Income Proof for Salaried Co-applicant/ Guarantor (if applicable)",

```json
            "Bank account statement for last 6 months etc",

            "Property Documents (if applicable)"

          ],

        "MITC": {

          "MinimumLoanAmount": "Rs. 5000",

          "MaximumLoanAmount": "Rs. 1,50,000",

          "NeedBasedFinance": "Need based finance subject to repayment capacity of Student.",

          "CoverageOfExpenses": [

            "Tuition fee/Course fee",

            "Examination /Library/Laboratory fee",

            "Caution Deposit",

            "Cost of Books/Equipments and Instruments",

            "Any other reasonable expenditure found necessary for completion of the course."

          ],

          "UnifiedProcessingCharges": "NIL",

          "Security": "No Collateral or third-party guarantee will be obtained, however, the parent will execute loan document along with the student borrower as joint borrower.",

          "MoratoriumPeriod": {

            "CoursesUpTo1Year": "Up to 6 months from the completion of the course",

            "CoursesAbove1Year": "12 months from the completion of the course"

          },

          "Disbursement": "Directly to Institution.",

          "RepaymentPeriod": {

            "LoansUpToRs50000": "Up to 3 years",

            "LoansBetweenRs50000To1Lakh": "Up to 5 years",

            "LoansAboveRs1Lakh": "up to 7 Years"

          },

          "Insurance": "Insurance : Group credit Life Insurance Cover will be available at the option and cost of the borrower. Cost of Insurance Premium may be financed by Bank by adding the same in the project cost and shall be recovered along with EMIs of the loan."

        },

        "PrepaymentCharges": "The Borrower can repay the loan any time after commencement of repayment WITHOUT having to pay any prepayment charges."

      }

    },

    {

      "EducationLoanEMICalculator": {

        "LoanAmount": {

          "Min": "10K",

          "Max": "1Cr",
```

           "Default": "\u20b9500000"

        },

      "RateOfInterest": {

           "Min": "5%",

           "Max": "15%",

           "Default": "8.15"

        },

      "LoanTerms": {

           "Min": "12",

           "Max": "180",

           "Default": "180"

        },

      "EMI": "\u20b94,822"

    },

    "PersonalLoans": {

      "EducationLoan": {

        "ProductName": "Baroda Vidya",

        "Description": "Baroda Vidya Loan is available for school education at any accredited school. The maximum loan amount is Rs. 4 lakhs, which is repayable in 12 instalments, continuing to follow disbursement.",

        "ApplyOnline": "Available",

        "Details": {

          "Benefits": [

            "No processing charges",

            "No documentation charges",

            "No margin",

            "No security required"

          ],

          "Features": [

            "Loan for School Education (Target Group: Parents of students pursuing schooling from Nursery to Class XII.)",

            "No processing charges",

            "No documentation charges",

            "No Margin."

          ],

          "Eligibility": [

            "Should be an Indian national residing in India.",

            "Student should have secured admission to a recognized school / Highschool / Jr. College (including CBSE / ICSE / State Board) for any of the following courses",

              "Stage I : Nursery to V th STD.",

```
        "Stage II : VI th to VIII STD.",

        "Stage III : IX th to XII th STD.",

        "Evening courses of institutes approved by State /Central Govt.",

        "Loan to be granted in the name of father/mother of the student"
    ],
    "InterestRatesAndCharges": [
      {

        "Product": "Baroda Vidya",

        "Conditions": "Study in school in India",

        "RepoRateSpread": "BRLLR + SP+ 3.10%",

        "EffectiveRateOfInterest": "12.50%",

        "Concessions": "0.50% concession in rate of interest to loans for female students."

      },

      "Interest to be serviced as and when applied during moratorium period.",

      "Penal interest @ 2% on overdue amount if the loan amount exceeds Rs. 2 lakhs.",

      {

        "ServiceCharges": {

          "Conditions": "Excluding GST w.e.f. 20/06/2019",

          "StudyInIndia": "Nil",

          "StudyAbroad": "1.00% of loan amount (maximum Rs. 10,000) to be recovered upfront which will be refundable
on availment (first disbursement) of the loan.",

          "EducationLoanForStudentsOfPremierInstitutions": "Nil",

          "EducationLoanForVocationalEducationAndTraining": "Nil",

          "CareerDevelopment": "0.50%"

        },

        "Notes": [

          "A non-refundable lump sum amount Rs. 8,500 per property (towards advocate and valuer charges) to be taken
upfront in case of all education loan accounts, wherever property is mortgaged.",

          "No mortgage creation charges for all types of education loans.",

          {

            "PrePaymentChargesUnderFixedRateLoan": [

              {

                "SourceOfFund": "Borrower\u2019s own source",

                "ApplicablePrePaymentCharges": "Nil"

              },

              {

                "SourceOfFund": "Takeover by other lenders",

                "ApplicablePrePaymentCharges": "0.50% of outstanding amount at the time of takeover."
```

```
                },
                "In case of more than one account, pre-payment charges to be calculated for each account separately."
            ]
        }
    ]
},
"DocumentsRequired": [
    "KYC of applicant and co-applicants",
    "Academic Records",
    "Proof of admission",
    "Entrance Exam Result(if applicable)",
    "Statement of cost of study/ Schedule of expenses",
    "Income Proof for Salaried Co-applicant/ Guarantor (if applicable)",
    "Bank account statement for last 6 months etc",
    "Property Documents (if applicable)"
],
"MostImportantTermsAndConditionsMITC": {
    "QuantumOfFinance": [
        "Maximum Rs. 4 lakhs",
        "Need based finance subject to repayment capacity of parents."
    ],
    "Margin": "Nil",
    "CoverageOfExpenses": [
        "Fee payable to college / school.",
        "Examination / library / laboratory fee.",
        "Fee and other charges payable to hostel.",
        "Purchase of books / equipments / instruments / uniforms.",
        "Personal Computers / Laptops wherever required.",
        "Caution deposit / building fund / refundable deposit supported by instituion bills / receipts.",
        "Cost of external coaching/tuition is not to be considered"
    ],
    "RepaymentPeriod": [
        "Loan for each yearly sub limit is repayable in 12 equal monthly instalments. First instalment to be due 12 months
after first disbursement of each year's loan component.",
        "Interest to be serviced as and when applied during the moratorium period."
    ],
    "RepaymentCapacity": [
```

          "Total deductions from the income including the proposed instalment and interest should not exceed 60% of total income.",

          "The income of spouse, wherever spouse is working also to be considered.",

          "Suitable proof of income is to be obtained."
        ],

        "UnifiedProcessingCharges": "Nil",

        "Security": [

          "No security.",

          "In case the loan is given for purchase of computer the same is to be hypothecated to the bank."
        ],

        "Disbursement": [

          "Directly to School / Institution / hostel -- term wise / year wise.",

          "Directly to book seller / shop for purchase of books, instruments, equipments.",

          "Next year disbursement to be made only after student has passed the current year annual examination & progress report / marksheet to that effect is produced by parents."
        ],

        "FinancingBranch": "Branch in the vicinity of the Institute Or Branch which is in close proximity to the permanent residence of parent/at the place of posting/service of the parent branch.",

        "OtherTerms": [

          "A stamped declaration / an affidavit confirming that no Educational loan is availed from other banks / institutions for the child for whom loan is sanctioned by us and shall not avail educational loan from any other bank without obtaining NOC from our bank during the pendency of our educational loan, be obtained",

          "No dues certificate need not be insisted upon."
        ]
        }
      }
    }
  },
  {

    "EducationLoanEMICalculator": {

      "LoanAmount": {

        "min": "10K",

        "max": "1Cr",

        "default": "\u20b9500000"
      },

      "RateOfInterest": {

        "min": "5%",

        "max": "15%",

        "default": "8.15"

                },

            "LoanTerms": {

                "min": "12",

                "max": "180",

                "default": "180"

            },

            "EMI": "\u20b94,822"

        },

        "EducationLoanDetails": {

            "name": "Baroda Education Loan for EDP being offered by Premier Institutions in India",

            "description": "Aspiring students, who have secured an admission in a university and are employed can avail themselves an education loan offered by premier institutions in India.",

            "applyOnline": true,

            "sections": {

                "Benefits": [

                    "No Processing Charges",

                    "No margin on loans up to Rs. 4 lakhs",

                    "Free debit card",

                    "Interest rates start from 8.15%*"

                ],

                "Features": "This study loan is offered to resident Indians who must have secured admission in the institute and should be employed during the course of study.",

                "Eligibility": {

                    "CoursesEligible": "Executive Development Programmes (part time/weekend/online/programmes) being offered by premier institutions as listed under List AA, A, B & C of premier institutions in India (including the programmes offered using the technology platform of Hughes Global Education, Times Pro, etc.)",

                    "StudentEligibility": [

                        "Should be Resident Indian.",

                        "Secured admission in professional/technical courses in India conducted by premier institutions as listed in list AA, A, B & C.",

                        "Should be gainfully employed and would continue to be in gainful employment during study."

                    ]

                },

                "ListOfPremiumInstitutions": "List of the institutions (List-AA, A, B & List-C)",

                "InterestRatesAndCharges": {

                    "FloatingRates": {

                        "AA": "BRLLR - 1.00% = 8.15%",

                        "A": "BRLLR - 0.70% = 8.45%",

                        "B": "BRLLR + 0.60% = 9.75%",

                        "C": "BRLLR + 0.80% = 9.95%"

```
      },

      "FixedRates": {

        "AA": "BRLLR + 1.00% = 10.15%",

        "A": "BRLLR + 1.30% = 10.45%",

        "B": {

          "UpTo750K": "Base rate + 2.00% = 11.40%",

          "Above750K": "BRLLR + 2.60% = 11.75%"

        },

        "C": {

          "UpTo750K": "Base Rate + 2.00% = 11.40%",

          "Above750K": "BRLLR + 2.80% = 11.95%"

        }

      },

      "SpecialRatesForDefenceChildren": "Rate of Interest for Children of defence personnel Under Baroda Yoddha EDP
education Loan (For Studies in India) Scheme is same as Baroda Executive Development Premier Institutions (For Studies in India)."

    },

    "DocumentsRequired": [

      "KYC of applicant and co-applicants",

      "Academic Records",

      "Proof of admission",

      "Entrance Exam Result(if applicable)",

      "Statement of cost of study/ Schedule of expenses",

      "Income Proof",

      "Employment Proof",

      "Bank account statement for last 6 months etc",

      "Property Documents (if applicable)"

    ],

    "MostImportantTermsAndConditions": {

      "TargetGroup": "Students pursuing executive development programmes (part time/weekend/online/programmes) being
offered by premier institutions as listed under list AA, A, B & C of premier institutions in India (including the programmes offered using the
technology platform of Hughes Global Education, Times Pro etc., professional and other courses in India).",

      "QuantumOfFinance": "Maximum Rs. 20 lakhs",

      "Margin": {

        "UpTo4Lakh": "Nil",

        "Above4Lakh": "5%"

      },

      "RepaymentHoliday": "Course period + 3 months",

      "CoverageOfExpenses": [

        "Fee payable to college/institution/university/school/hostel.",
```

"Examination/library/laboratory fee.",

"Purchase of books/equipment/instruments/uniforms.",

"Caution deposit, building fund/refundable deposit supported by institution bills/ receipts, subject to condition that the amount does not exceed 10% of the total tuition fees for the entire course.",

"Purchase of personal computer/laptop - essential for completion of the course.",

"Insurance premium for student/borrower, if any opted by the student. Presently the bank has a tie up arrangement with M/s. India First Life Insurance Co and M/s. Kotak Life Insurance co for Group Credit Life insurance cover to education loan borrowers.",

"Any other expenses required to complete the course like study tours, project works, thesis, etc.",

"Except the living expenses, hostel charges, mess charges, other living expenses and cost of external coaching/tuition.",

"Note: The details of expenses for the entire course period to be obtained from college/institution."

],

"RepaymentPeriod": [

"The loan is repayable in maximum 10-15 years after the completion of the moratorium period as mentioned above.",

"For loans up to Rs. 7.5 lakhs : Moratorium Period + Maximum 120 instalments",

"For Loans above Rs. 7.5 lakhs : Moratorium Period + Maximum 180 instalments"

],

"UnifiedProcessingCharges": [

"NIL for all cases",

"A non-refundable lump sum amount Rs.7,500 per property (towards advocate and valuer charges) to be taken upfront in case of all education loan accounts, wherever property is mortgaged."

],

"Security": [

"Collateral free Loan up to Rs. 15 lakhs",

"100 % Collateral Security for Loan above Rs. 15 lakhs for full value of loan"

],

"Disbursement": [

"Directly to school/Institution/year wise, in stages as per the requirement/demand.",

"Directly to the book seller/shop for purchase of books, instruments, equipment."

],

"FinancingBranch": [

"Branch in the vicinity of the institute.",

"Branch which is in close proximity to the permanent residence of parent/at the place of posting/service of the parent branch.",

"# In case where the programmes are being offered by these premier institutions in collaboration with the technology partners like Hughes, Times Pro etc., the centres of such technology partners may be treated at par with the institutions and a branch in the vicinity of the centre of such technology partners can also sanction."

],

"InterestServicing": "Servicing of interest during the moratorium period will be compulsory."

}

}

```json
        }
    },
    {
      "Education Loan EMI Calculator": {
        "Loan Amount": {
          "min": "\u20b910,000",
          "max": "\u20b91,00,00,000",
          "default": "\u20b95,00,000"
        },
        "Rate of Interest (%)": {
          "min": "5%",
          "max": "15%",
          "default": "8.15%"
        },
        "Loan Terms (monthly)": {
          "min": 12,
          "max": 180,
          "default": 180
        },
        "Equated Monthly Installment (EMI)": "\u20b94,822"
      },
      "PersonalLoansEducation LoanHigher Education and Skill Development Guarantee Scheme for Pursuing Higher Education in Delhi": {
        "Scheme": "Higher Education and Skill Development Guarantee Scheme for Pursuing Higher Education in Delhi",
        "Description": "Under Government of NCT of Delhi, created a fund specifically for students of all backgrounds, who have completed 10th and 12th from Delhi. The loan amount need ...Read More",
        "Sections": [
          "Benefits",
          "Features",
          "Eligibility",
          "Interest rates & charges",
          "Documentation",
          "Most Important Terms and Conditions (MITC)"
        ],
        "Benefits": "A loan that helps provide a meritorious student in the Delhi the opportunity to pursue higher education with the financial support from the banking system, within reasonable terms and conditions.",
        "Features": {
          "Objective": "The Higher Education and Skill Development Guarantee Scheme aims at providing financial support from the banking system to meritorious students for pursuing higher education in Delhi with reasonable and affordable terms and conditions.",
        },
```

"Corpus": "The scheme envisages creation of a corpus of Rs. 30 crores called the Higher Education and Skill Development Credit Guarantee Fund.",

"Guarantee Fee": "Banks wishing to avail of this facility will have to pay an Annual Guarantee Fee (AGF) of 0.50% of the outstanding amount.",

"Claims": "On default of the loan and invocation of claim, the Fund shall settle 75% of the claims after the credit facility has been recalled and the recovery proceedings have been initiated.",

"Eligibility": {

  "Students Eligibility": [

    "Students who wish to pursue diploma or degree or specified skill development courses in Delhi and have done their Class X and Class XII from Delhi.",

    "Students who are children of employees of Govt. of NCT of Delhi or officials/government servants who are posted with the Govt. of NCT of Delhi."

  ],

  "Course Eligibility": [

    "The student should have secured admission to a higher education course or specified Skill development courses (diploma or degree including bachelors, masters and doctoral degree) in recognized institutions in Delhi.",

    "The guarantee would be available for loans for all recognized diploma/degree courses from government institutions/universities and constituent colleges of University of Delhi.",

    "It would also be available for private/self-financed institutions located in Delhi having NAAC/NBA/SFRC grading.",

    "It would also be available for institutions of technical/training skill development such as courses by World Class Skill Centre or any other technical training/skill development institutions specified by the Government of NCT of Delhi.",

    "The private institution in which admission has been secured should have NAAC/NBA grading."

  ],

  "Reputed Institutions": [

    "Approved courses leading to graduate/post graduate degree and PG diplomas conducted by recognized colleges/universities recognized by UGC/Government/ AICTE/ AIBMS/ ICMR, etc.",

    "Courses like ICWA, CA, CFA, etc.",

    "Courses conducted by IIT, NIFT, NLU, IIFT, etc.",

    "Regular degree/diploma courses like aeronautical, pilot training, shipping, including those run by polytechnics etc., degree/diploma in nursing, physiotherapy or any other discipline approved by director general of civil aviation/shipping/Indian nursing council or any other regulatory body as the case may be, if the course is pursued in Delhi.",

    "Skill development courses as may be specified by Govt. of NCT of Delhi."

  ],

  "Indicative List": "Branches can consider other job oriented courses leading to technical/professional vocational/other degrees, post graduate degrees/diplomas offered by recognized institutions under this scheme."

  }

},

"Interest rates & charges": {

  "Up to Rs. 7.5 lakhs": "BRLLR + 2.00 % p.a.",

  "Above Rs.7.5 lakhs": "BRLLR + 1.75 % p.a.",

  "1% Concession": "1% interest concession to be provided if interest is serviced during the study period and subsequent moratorium period prior to the commencement of repayment.",

  "No Special Concession": "No special concession in ROI to female students.",

      "Simple Interest": "Simple interest to be charged during the study period and up to commencement of repayment."

    },

    "Processing Charges": "No processing charges may be levied on the loans sanctioned under the scheme.",

    "Documentation": "Not available",

    "MITC": {

      "Expenses considered for loan": [

        "Fee payable to college++/school/hostel*",

        "Examination/library/laboratory fee",

        "Insurance premium for student borrower",

        "Caution deposit, building fund/refundable deposit supported by Institution bills/receipts",

        "Purchase of books/equipment/instruments/uniforms",

        "Purchase of computer at reasonable cost, if required for completion of the course",

        "Any other expense required to complete the course - like study tours, project work, thesis, etc."

      ],

      "Quantum of finance": {

        "Studies in Delhi": "Maximum up to Rs. 10 lakhs."

      },

      "Margin": "Up to Rs. 10 lakhs - Nil",

      "Security": "Up to Rs. 10 lakhs - parents/legal guardians to be joint borrower(s) - No security",

      "Appraisal/Sanction/Disbursement": [

        "Applications will be received either directly at branches or through on-line mode.",

        "Domicile certificate issued by the Tehsildar (Executive Magistrate), revenue department, Govt. of NCT of Delhi, will be accepted by the Banks as proof of domicile, if required.",

        "Normally, sanction/rejection will be communicated within 15 days of receipt, duly completed application with supporting documents.",

        "In the normal course, while appraising the loan, the future income prospect of the student only will be looked into."

      ],

      "Repayment": {

        "Repayment Holiday/Moratorium": "Course period + 1 year.",

        "Extension": "If the student is not able to complete the course within the scheduled time, extension of time for completion of course may be permitted for a maximum period of 2 years.",

        "Accrued Interest": "The accrued interest during the repayment holiday period to be added to the principal and repayment in Equated Monthly Instalments (EMI) fixed.",

        "Repayment Period": "Repayment of the loan will be in equated monthly instalments for a period of 15 years for all categories.",

        "Prepayment": "No prepayment penalty will be levied for prepayment of loan any time during the repayment period."

      },

      "Insurance": "Insurance cover is optional for the student borrower.",

      "Follow Up / Monitoring": [

                "Banks will contact college/university/institutional authorities to obtain progress reports on the student at regular intervals in respect of those who have availed loans.",

                "Banks may enter into Memorandum of Understanding (MoU) with the educational institutions to provide the educational loans to the students if so desired."

            ],

            "Other conditions": [

                "Sanction of loan to more than one child from the same family",

                "Minimum Age",

                "Top up loans",

                "Joint Borrower",

                "No Dues Certificate",

                "Disposal of loan application",

                "Credit Score",

                "Furnishing of Documents",

                "Sharing of Student\u2019s Progress Reports by Institutions."

            ]

        }

    }

}

],

{

    "product_name": "Baroda Overdraft for E-commerce Business (Amazon/Flipkart)",

    "overview": {

        "summary": "An unsecured product designed to cater to the working capital needs of merchants engaged in online selling through e-tailers.",

        "benefits": [

            "Online application & sanction",

            "No branch visit required",

            "Reduced TAT (Turnaround Time)",

            "Paperless sanction",

            "No EMI burden",

            "Turnover based credit limits",

            "Collateral free credit facility",

            "Boosting NTC customers"

        ]

    },

    "features": {

        "assessment": "Assessment based on Turnover from Amazon/Flipkart and Flipkart sales.",

        "target_group": "Sellers engaged in manufacturing/trading activities through the Flipkart portal.",

    "purpose": "Working capital for procurement/manufacturing/processing of goods/trading and receivables from Flipkart.",

    "type_period": "Overdraft for 12 months",

    "limit": "Rs. 5 lakhs to Rs. 25 lakhs",

    "security": "Collateral free"

  },

  "eligibility": {

    "criteria": "Sellers on Amazon/Flipkart platform with at least 6 months business relationship"

  },

  "fees_charges": {

    "interest_rate": "2.35% over BRLLR plus strategic premium",

    "management_fee": "1.35% + GST p.a. of overdraft limit",

    "inspection_charges": "Rs. 1,000 per visit + actual conveyance and out of pocket expenses"

  },

  "documents_required": {

    "proprietorship": [

      "Bank Statement (6 months)",

      "GST Certificate",

      "Pan Card of proprietor"

    ],

    "partnerships_llp": [

      "Bank Statement",

      "GST Certificate",

      "Pan Card of firm",

      "Pan Card of partners",

      "Partnership Deed"

    ],

    "private_limited": [

      "Bank Statement (6 months)",

      "GST Certificate",

      "Pan Card of firm",

      "Pan Card of director"

    ],

    "additional": "Address proof for Business Address if different from registered address."

  },

  "mitc": {

    "documentation_charges": "Actual stamp charges borne by applicant.",

    "cgtmse_fee": "CGTMSE payment (if applicable) borne by merchant.",

    "security": [

```
                "Hypothecation of receivables from platform.",

                "Hypothecation of stock under logistic arrangement with Amazon/Flipkart or merchant's godown."

            ],

        "repayment": "Overdraft with running limit, subject to review. Amazon/Flipkart payments credited to loan account. If
insufficient, monthly interest must be deposited."

        }

    },

    [

      {

        "title": "Empowering you to be an Atmanirbhar Woman. Own the evergreen, traditional ornament of prosperity.",

        "subtitle": "Gold Loan Calculator",

        "products": [

          {

            "productName": "Retail Gold Loan",

            "description": "Bank of Baroda's Retail Gold Loan is a secure way to unlock the true value of your gold. We understand that
unexpected expenses or emergencies can arise at any time, and our retail gold loan ...Read More",

            "applyOnlineLink": "Apply Online",

            "benefits": [

              "Guarantor is not required in Gold Loans.",

              "Easily convertible into cash.",

              "Income proof not required.",

              "Security of your Gold Ornaments /Jewellery/Coins.",

              "Pricing not linked to CIBIL score.",

              "Minimal Paperwork and faster processing."

            ],

            "features": [

              "Maximum Loan up to Rs. 50 lakhs per customer",

              "No processing charges up to Rs. 3 lakhs",

              "No pre-closure, or prepayment charges on gold loans",

              "12 months and 36 months EMI scheme options",

              "Repayment: Interest on monthly basis. The principal will be repaid by way of bullet payment at any time during the
tenure of the loan. EMI \u2013 EMI on monthly basis",

              "Gold loan is provided against a minimum of 18-carat gold jewellery/ornaments",

              "Loan to any purpose other than speculation"

            ],

            "eligibility": {

              "description": "All individuals being true owner of the gold ornaments/jewellery & specially minted Gold coins sold by
the Banks (Maximum up to 50 gm per borrower). The applicant must be Indian resident.",

                "typeOfFacility": "Demand Loan, Over draft and EMI",
```

```json
        "purpose": "Any purpose other than speculation",

      "maximumLimit": "Rs 50.00 lakh per customer.",

      "tenure": "12 Months and Max. 36 months for EMI scheme."

    },

    "repaymentMode": {

      "description": "Interest on monthly basis. The principal will be repaid by way of bullet payment at any time during the tenure of the loan.\nEMI \u2013 EMI on monthly basis."

    },

    "interestRatesAndCharges": {

      "productDetails": [

        {

          "product": "Retail Gold Loan",

          "conditions": "LA180 (demand loan)",

          "ROI": "BRLLR",

          "effectiveRateOfInterest": "9.15%"

        },

        {

          "product": "Retail Gold Loan",

          "conditions": "LA241 (EMI)",

          "ROI": "BRLLR",

          "effectiveRateOfInterest": "9.15%"

        },

        {

          "product": "Retail Gold Loan",

          "conditions": "OD043 (overdraft)",

          "ROI": "BRLLR",

          "effectiveRateOfInterest": "9.15%"

        }

      ],

      "additionalCharges": {

        "processingCharges": [

          {

            "upTo": "Up to Rs 3.00 lakhs",

            "charges": "NIL"

          },

          {

            "above": "Above Rs 3.00 lakhs up to Rs 50.00 lakhs",

            "charges": "Applicable charges +GST"
```

```
              }
          ],
          "security": "Secured by minimum 18 carat Gold Jewellery / Ornaments.",
          "preClosurePrePayment": "Nil"
        }
      },
      "MITC": "No Loan will be granted to third party. Pledge of jewellery from pawn brokers is prohibited."
    }
  ]
},
{
  "title": "Agri Gold Loan",
  "description": "Bank of Baroda's Agri Gold Loan for farmers and individuals engaged in agricultural activities.",
  "features": {
    "maximum_loan_amount": "Up to Rs. 50.00 lakh per customer.",
    "processing_charges": "No processing charges up to Rs. 3.00 Lakh.",
    "pre_closure_prepayment": "No pre closure, prepayment charges.",
    "repayment_tenure": "Easy repayment tenure Maximum 12 months.",
    "loan_security": "Gold Loan to min. 18 carat Gold Jewellery/Ornaments.",
    "loan_purpose": "Loan to any Agriculture and Allied activities purpose other than speculation.",
    "loan_amount_limit": "Loan amount up to 80% of the appraised value of Gold Ornaments"
  },
  "eligibility": {
    "ownership_requirement": "All individuals being true owner of the gold ornaments/jewellery & specially minted Gold coins sold by the Banks (Maximum up to 50 gm per borrower). The applicant must be Indian resident.",
    "facility_type": "Cash Credit and Demand Loan",
    "purpose": "Agriculture & Allied activities and other priority sectors",
    "maximum_limit": "Rs 50.00 lakh per customer.",
    "tenure": "12 Months"
  },
  "repayment_mode": {
    "description": "Repayment schedule synchronized with income generation, harvest of crop, and cash flow. For non-crop loans, repayment in monthly/quarterly/half yearly installments with maximum 12-month moratorium period."
  },
  "interest_rates_charges": {
    "agriculture_allied_gold_loan": {
      "up_to_3_lakhs": "1 year MCLR",
      "above_3_lakhs_up_to_10_lakhs": "1 year MCLR",
```

          "above_10_lakhs_up_to_50_lakhs": "1 year MCLR"

        },

        "other_priority": {

          "up_to_3_lakhs": "1 Year MCLR+S.P",

          "above_3_lakhs_up_to_10_lakhs": "1 Year MCLR +SP+0.25%",

          "above_10_lakhs_up_to_50_lakhs": "1 Year MCLR +SP+0.50%"

        },

        "processing_charges": "Up to Rs 3.00 Lakhs \u2013 NIL\nAbove Rs 3.00 Lakhs up to Rs 50.00 Lakhs \u2013 Applicable charges

+ GST."

      },

      "security_details": "Secured by min. 18 carat Gold Jewellery/Ornaments",

      "pre_closure_prepayment_details": "NIL",

      "terms_and_conditions": {

        "maximum_limit": "Rs 50.00 lakh per customer.",

        "tenure": "12 months",

        "repayment_mode": "Repayment schedule synchronized with the income generation of the borrower.",

        "processing_charges": "Up to Rs 3.00 Lakhs\u2013 Nil\nAbove Rs 3.00 Lakhs up to Rs 50.00 Lakhs\u2013 Applicable charges +

GST.",

        "security": "Secured by min. 18 carat Gold Jewellery/Ornaments.",

        "pre_closure_prepayment": "NIL",

        "subject_to_change": "Subject to change of MCLR."

      }

    }

  ],

  [

    {

      "Baroda Home Loan": {

        "Benefits": {

          "Low interest rates": "Low interest rates",

          "Low processing charges": "Low processing charges",

          "Higher Loan Amount": "Higher loan amount",

          "Free Credit Card": "Free credit card",

          "Longer Tenures": "Longer tenures",

          "Easy Top Up Loans": "Easy top-up loans"

        },

        "Features": {

          "Description": "Home Loan products to suit every customers need",

          "Loan Amount": "The approved home loan amount varies according to location and income of the applicants.",

```
      "Low Interest Rates": "Low Interest Rates",

      "Low Processing Fee": "Low Processing Fee",

      "No Hidden Charges": "No Hidden Charges",

      "No Pre Payment Penalty": "No Pre Payment Penalty",

      "Interest Rate": "The interest rate is linked to Baroda Repo Linked Lending Rate (BRLLR) of the bank and is reset monthly.",

      "Interest Charges": "Interest charges on Daily Reducing Balance",

      "Repayment": "Repayment up to 30 years",

      "Moratorium": "Moratorium period up to 36 months after the loan amount is disbursed.",

      "Collateral": "Generally, we accept mortgages of the constructed or purchased property as collateral. In some cases,
collateral for home loans can be accepted in the form of insurance policies, government promissory notes, shares and debentures, gold
ornaments and other property etc."
    },

    "Eligibility": {

      "Resident Type": {

        "Resident Indians": "Resident Indians",

        "NRIs": "Non-Resident Indians (NRIs) holding Indian passport or Persons of Indian origin (PIOs) holding foreign passport
or Overseas Citizens of India (OCI)"
      },

      "Age": {

        "Minimum": {

          "Applicant": 21,

          "Co-applicant": 18
        },

        "Maximum": 70
      },

      "Loan Tenure": "up to 30 years",

      "Maximum Loan Amount": {

        "Mumbai": "Rs. 20 Crores",

        "Hyderabad, New Delhi (including National Capital Region) and Bengaluru": "Rs.7.50 Crore",

        "Other Metros": "Rs. 5.00 Crores",

        "Urban Areas": "Rs. 3.00 Crores",

        "Semi-urban and Rural": "Rs. 1.00 Crores",

        "Chandigarh, Panchkula & Mohali": "Rs. 5 Crores"
      }
    },

    "Interest rates & charges": {

      "Floating Rate": {

        "For Salaried": {

          "Repo Rate + Spread": "BRLLR - 0.75% to BRLLR + 1.45%",
```

```json
        "Effective Rate of Interest": "From 8.40% to 10.60%"
    },
    "For Non-Salaried": {
        "Repo Rate + Spread": "BRLLR - 0.75% to BRLLR + 1.45%",
        "Effective Rate of Interest": "From 8.40% to 10.60%"
    },
    "Note": "Rate of Interest is dependent upon Loan limit and CIBIL Score of the applicant/s. Risk Premium of 0.05% will be levied for customers not obtaining credit insurance cover"
},
"Fixed Rate": {
    "For Salaried": {
        "Repo Rate + Spread": "BRLLR+1.00% to BRLLR + 2.35%",
        "Effective Rate of Interest": "From 10.15% to 11.50%"
    },
    "For Non-Salaried": {
        "Repo Rate + Spread": "BRLLR+1.10% to BRLLR+2.45%",
        "Effective Rate of Interest": "From 10.25% to 11.60%"
    }
},
"Processing Charges": {
    "Takeover leads (Non-DSA)": {
        "Login Fee": "Rs.1,500/-",
        "Refund": "Login fee is to be refunded on first disbursement."
    },
    "Home Loan in approved projects": {
        "Waiver": "100% waiver in Processing charges",
        "Out-of-pocket expenses": "\u20b93,500.00 + GST (Per Property)"
    },
    "Home Loan Scheme for Central/State Govt/PSUs employees": {
        "Non-DSA": {
            "Login Fee": "Rs.1,500/-",
            "Refund": "Login fee is to be refunded on first disbursement."
        }
    },
    "Other Home Loan lead sourced (Non-Digital)": {
        "Waiver": "100% waiver in Processing charges",
        "Out-of-pocket expenses": "\u20b910,000.00 + GST (Per Property)"
    },
```

```
        "Home Loan leads sourced (Digital)": {

            "Waiver": "100% waiver in Processing charges",

            "Out-of-pocket expenses": "\u20b95,000.00 + GST (Per Property) to \u20b98,500.00 + GST"

        }

    }

},
    "Most Important Terms and Conditions (MITC)": {

        "Target Group": {

            "Resident Indians": "Resident Indians",

            "NRIs": "Non-resident Indians (NRIs) holding an Indian passport or Persons of Indian origin (PIOs) holding a foreign
passport or overseas citizens of India (OCI)",

            "Staff members": "Staff members (availing under public scheme)"

        },

        "Eligibility of Borrower(s)": {

            "Individuals": "singly or jointly. HUFs are not eligible.",

            "Resident Indian": {

                "Salaried": "Applicant/co-applicant(s), whose income are considered for eligibility, should be employed/engaged in
business/profession for a minimum period of 1 year",

                "Non-salaried": "Applicant/co-applicant(s), whose income are considered for eligibility, should be employed/engaged
in business/profession for a minimum period of 2 years",

                "Break in service": "Break in service, if any, can be allowed up to a maximum period of 3 months."

            },

            "NRI/PIO/OCI": {

                "Regular Job": "Applicant/co-applicant(s), whose income are considered for eligibility, should be having a regular job
abroad in a reputed Indian/foreign company, organization or government department holding a valid job contract/work permit for the
minimum past 2 years.",

                "Employed/Self-employed": "Should be employed/self-employed or having a business unit and staying abroad at least
for 2 years.",

                "Gross Annual Income": "Applicant/co-applicant(s), whose income is considered for eligibility, should have minimum
gross annual income equivalent to Rs. 5 lakhs per annum. If the applicant/co-applicant(s), whose income is considered for eligibility
includes NRI, a minimum Gross Annual Income of Rs. 5 lakhs (income of applicant/co-applicant together) can be considered for this
criteria."

            },

            "Person of Indian Origin (PIO)": {

                "Description": "A citizen of any country other than Bangladesh/Pakistan/Sri
Lanka/Afghanistan/China/Iran/Nepal/Bhutan if",

                "Conditions": [

                    "He at any time held Indian passport or",

                    "He or either of his parents or any of his grandparents was a citizen of India by virtue of the constitution of India of
the Citizenship Act 1955, or",

                    "The person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b) above."

                ]
```

```
        },

        "Overseas Citizens of India (OCI)": {

            "Description": "A person registered as Overseas Citizen of India (OCI) under section 7 A of the Citizenship Act, 1955.",

            "Conditions": [

                "A foreign national, who was eligible to become citizen of India on 26/ 01/ 1950 or was a citizen of India on or at any time after 26/ 01/ 1950 or belonged to a territory that became part of India after 15/08/1947, and his/her children and grandchildren, provided his/her country of citizenship allows dual citizenship in some form or other under the local laws, is eligible for registration as Overseas Citizen of India (OCI).",

                "Minor children of this person are also eligible for OCI. However, if the applicant had ever been a citizen of Pakistan or Bangladesh, he/she will not be eligible for OCI."

            ]

        }

        },

        "Co-Applicants": {

        "Close Relatives": "The close relatives of the applicant can be added as a co-applicant for higher eligibility.",

        "Non-Relatives": "If the applicant wants to add any person who is not a close relative as a co-applicant, the same can be considered only if he/she is the joint owner of property.",

            "List of Close Relatives": [

                "Spouse",

                "father",

                "mother (including step mother)",

                "son (including step son)",

                "son\u2019s wife",

                "daughter (including step daughter)",

                "daughter\u2019s husband",

                "brother/sister (including stepbrother/sister)",

                "brother\u2019s wife",

                "sister (including step sister) of spouse",

                "sister\u2019s husband",

                "brother (including step brother) of spouse"

            ]

        },

        "Maximum Loan Amount": {

        "Mumbai": "Rs. 20 Crores",

        "Hyderabad, New Delhi and Bengaluru": "Rs. 7.50 Crores",

        "Other Metros": "Rs. 5.00 Crores",

        "Urban Areas": "Rs. 3.00 Crores",

        "Semi-urban and Rural": "Rs. 1.00 Crores",

        "Chandigarh, Panchkula & Mohali": "Rs. 5 Crores"

        },
```

```
"Repayment Period": {

    "Maximum": "Maximum period of loans shall be 30 years initially, including the maximum moratorium period of 36 months.",

    "Moratorium": "Maximum moratorium period shall be 36 months as under. 18 month moratorium period for under construction houses and building up to 7th floor and thereafter 6 months additional moratorium per floor subject to a maximum moratorium of 36 months."

},

"Repayment Capacity": {

    "Salaried Persons": {

        "Net Monthly income less than Rs.25,000": "40%",

        "Net monthly income Rs.25,000 and above but less than Rs.50,000": "60%",

        "Net monthly income Rs.50,000 and above but less than Rs.1.00 lakhs": "65%",

        "Net monthly income Rs.1.00 lakhs and above but less than Rs.2.00 lakhs": "70%",

        "Net monthly income Rs.2.00 lakhs and above": "75%"

    },

    "Others": {

        "Average Net Annual Income (for last 2 years) up to Rs.6 lakhs": "70%",

        "Average Net Annual Income (for last 2 years) more than Rs.6 lakhs": "80%"

    }

},

"Margin Norms & Loan to Value (LTV) Ratio": {

    "Loan Amount": {

        "Loans up to Rs.30/- Lacs": {

            "Margin": "10%",

            "LTV Ratio": "90%"

        },

        "Loans above Rs.30/- Lacs up to Rs.75/- Lacs": {

            "Margin": "20%",

            "LTV Ratio": "80%"

        },

        "Loans above Rs.75/- Lacs": {

            "Margin": "25%",

            "LTV Ratio": "75%"

        }

    }

},

"Age": {

    "Minimum": {

        "Borrower": 21,
```

        "Co-applicant": 18

    },

    "Maximum": "Maximum age can be considered up to 70 years*"

  },

  "Security": {

    "Description": "Mortgage of the property constructed/purchased or",

    "Alternative": "If mortgage is not feasible, the Bank at its discretion can accept security in the form of insurance policies, government promissory notes, shares and debentures, gold ornaments, etc."

  },

  "Repayment": {

    "Period": "Maximum period of loans shall be 30 years initially, including the maximum moratorium period of 36 months.",

    "Moratorium": "Maximum moratorium period shall be 36 months as under. 18 month moratorium period for under construction houses and building up to 7th floor and thereafter 6 months additional moratorium per floor subject to a maximum moratorium of 36 months.",

    "EMI": "Loan to be repaid in Equated Monthly Instalments (EMI)",

    "Farmers": "In case of farmers/agriculturists, repayment can be allowed in Half Yearly Instalments coinciding with harvesting/marketing of major crops produced.",

    "Interest": "Recovery of interest for the moratorium period Interest charged during the moratorium period is to be recovered as and when debited."

  },

  "Pre-Closure Charges": "Nil",

  "Group Credit Life Insurance Cover": {

    "Provider": "Bank of Baroda has tie-up arrangements with M/s. IndiaFirst Life Insurance Co. for providing Life Insurance Cover to our Home Loan borrowers.",

    "Scheme": "This is an optional scheme of Life Insurance and is at the cost of borrower which may be funded by the Bank at the time of sanction and is recoverable with the EMIs of the Loan.",

    "Features": {

      "Description": "The salient Features of the Group Credit Life Policy offered by M/s. IndiaFirst Life Insurance Co. as under:",

      "Optional": "It is an optional scheme for the benefit of Home Loan borrowers and the borrower will be given an option by the branches to choose the insurance provider between IndiaFirst Life Insurance as per his choice.",

      "Group insurance scheme": "It is a group insurance scheme, which protects against unforeseen consequences of death of borrower.",

      "Family benefit": "Family of the borrower is not required to repay the loan to the extent of claim settled amount, in case of death of the borrower.",

      "Cover amount": "Outstanding cover amount due, will be paid by insurance provider as per cover schedule.",

      "NPA": "Slippage of the account into NPA category due to death of the borrower can be avoided.",

      "Life cover": "Life cover is available against payment of one time premium and amount of premium is based on the age of the borrower, amount of loan, interest rate and tenure of the loan.",

      "Premium amount": "Premium amount for obtaining the cover can be financed as part of loan at the request of borrower and accordingly EMI will be calculated. But in case of Home Loans, guidelines regarding compliance of LTV Ratio must be strictly ensured.",

      "Loan part": "Premium amount may be part of the loan as per total eligibility of the borrower may be funded by the Bank at the time of sanction and is recoverable with the EMIs of the loan.",

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                "Foreclosure refund": "In case of foreclosure of loan, certain portion of premium paid shall be refunded by the
insurance provider."

            }

        }

    },

    "EMI Calculator Disclaimer": {

        "General": "These calculators are provided only as general self-help Planning Tools. Results depend on many factors,
including the assumptions you provide. We do not guarantee their accuracy, or applicability to your circumstances.",

        "Conditions": "*Conditions apply, interest rates and charges are the bank\u2019s sole discretion and are subject to change
from time to time."

    },

    "Home Loan Amortization Schedule": [

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        "Interest paid yearly": 416181,

        "Principal paid yearly": 100722,

        "Closing Balance": 4899278

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        "EMI*12": 516903,

        "Interest paid yearly": 407387,

        "Principal paid yearly": 109516,

        "Closing Balance": 4789762

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      {

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        "EMI*12": 516903,

        "Interest paid yearly": 397825,

        "Principal paid yearly": 119078,

        "Closing Balance": 4670684

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    "EMI*12": 516903,

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    "EMI*12": 516903,

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    "Closing Balance": 4400430

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    "EMI*12": 516903,

    "Interest paid yearly": 363832,

    "Principal paid yearly": 153071,

    "Closing Balance": 4247360

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    "Year": 7,

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    "EMI*12": 516903,

    "Interest paid yearly": 350467,

    "Principal paid yearly": 166435,

    "Closing Balance": 4080924

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    "EMI*12": 516903,

    "Interest paid yearly": 335936,

    "Principal paid yearly": 180967,

    "Closing Balance": 3899957

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    "Principal paid yearly": 196767,

    "Closing Balance": 3703190

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    "EMI*12": 516903,

    "Interest paid yearly": 302955,

    "Principal paid yearly": 213947,

    "Closing Balance": 3489243

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    "EMI*12": 516903,

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    "Closing Balance": 3256616

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    "EMI*12": 516903,

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    "Closing Balance": 3003678

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    "EMI*12": 516903,

    "Interest paid yearly": 241881,

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    "Closing Balance": 2728656

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            "EMI*12": 516903,

            "Interest paid yearly": 217868,

            "Principal paid yearly": 299034,

            "Closing Balance": 2429621

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            "Year": 15,

            "Opening Balance": 2429621,

            "EMI*12": 516903,

            "Interest paid yearly": 191759,

            "Principal paid yearly": 325143,

            "Closing Balance": 2104478

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            "Year": 16,

            "Opening Balance": 2104478,

            "EMI*12": 516903,

            "Interest paid yearly": 163371,

            "Principal paid yearly": 353532,

            "Closing Balance": 1750946

        },

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            "Year": 17,

            "Opening Balance": 1750946,

            "EMI*12": 516903,

            "Interest paid yearly": 132504,

            "Principal paid yearly": 384399,

            "Closing Balance": 1366547

        },

        {

            "Year": 18,

            "Opening Balance": 1366547,

            "EMI*12": 516903,

            "Interest paid yearly": 98942,

          "Principal paid yearly": 417961,

          "Closing Balance": 948586

        },

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          "Year": 19,

          "Opening Balance": 948586,

          "EMI*12": 516903,

          "Interest paid yearly": 62449,

          "Principal paid yearly": 454454,

          "Closing Balance": 494132

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          "Year": 20,

          "Opening Balance": 494132,

          "EMI*12": 516903,

          "Interest paid yearly": 22771,

          "Principal paid yearly": 494132,

          "Closing Balance": 0

        }

      ],

      "Home Loan EMI": {

        "Description": "An Equated Monthly Instalment or EMI is the fixed sum of money you pay each month whilst repaying your Home Loan. The EMI comprises a portion of the principal amount loaned to purchase the property and a portion of the interest component payable against the loaned amount.",

        "Factors": "The monthly EMI payable against the loan depends on the amount loaned, the interest rate levied, and the borrower\u2019s repayment tenure. Typically, the EMI amount is lower if you opt for a longer tenure loan, and higher if you opt for a short tenure loan."

      },

      "How to use a Home Loan EMI Calculator": {

        "Instructions": [

          "Using a Home Loan EMI calculator is incredibly easy and enables you to calculate the EMI amount within a second. But before you use it, you should have a rough estimation of the principal loan amount you need and the EMI you can pay, based on your monthly income and expenses.",

          "The EMI calculator uses the formula EMI = [P x R x (1+R)^N]/[(1+R)^N-1] to compute the EMI amount.",

          "Enter the principal loan amount you need, a reasonable interest rate, and the loan\u2019s tenure. The online tool will compute the EMI amount instantly."

        ]

      },

      "How to use our Home Loan EMI Calculator": {

        "Steps": [

          "Loan Amount: Input the desired loan amount that you wish to avail.",

        "Loan Tenure (In Years): Input the desired loan term for which you wish to avail the housing loan. A longer tenure helps in enhancing the eligibility.",

        "Interest Rate (% P.A.): Input interest rate."

      ]

    },

    "Advantages of a Home Loan EMI Calculator": {

      "Advantages": [

        "EMI calculators prepare you for the Home Loan by predicting the potential EMI payable even before your home loan is sanctioned.",

        "The EMI calculator removes the need for manual calculations and errors.",

        "It enables you to adjust the loan amount and tenure by entering different permutations and combinations of principal amount and term, to arrive at an affordable EMI amount.",

        "Knowing the EMI in advance allows you to streamline your finances and plan your budget in a way that you can accommodate the EMI without affecting your other mandatory expenses."

      ]

    }

  }

},

{

  "BarodaHomeLoanTakeoverScheme": {

    "Benefits": {

      "EasyTopUpLoans": "Easy top-up loans",

      "FinanceLifeInsurance": "Finance life insurance",

      "FreeCreditCard": "Free credit card",

      "LongerTenures": "Longer tenures",

      "LowInterestRates": "Low interest rates",

      "LowProcessingCharges": "Low processing charges",

      "NoPreClosureCharges": "No pre-closure charges",

      "OptionalLifeInsurance": "Optional life insurance"

    },

    "Features": [

      "Low Interest Rates",

      "Low Processing Fee",

      "No Hidden Charges",

      "No Pre Payment Penalty",

      "Interest charges on Daily Reducing Balance",

      "Top up facility is also available.",

      "Facility available for linking HL with SB a/c.",

      "Any credit balance in SB a/c at the end of day will be counted for credit in linked HL a/c."

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    ],
        "Eligibility": {
            "TargetGroup": [

                "Resident Indians.",

                "Non-resident Indians (NRIs) holding Indian passport or Persons of Indian Origin (PIOs) holding foreign passport or
Overseas Citizens of India (OCI).",

                "Staff members (availing under public scheme)."

            ],

            "EligibilityOfBorrower": {

                "Individuals": "singly or jointly.",

                "NonIndividualEntities": "can stand as an applicant/co-applicant/guarantor along with the individual applicant(s)."

            },

            "EligibilityForIndividualApplicant": [

                "Minimum cut off CIBIL score must be 701.",

                "Moratorium period must have been completed with the existing lender.",

                "Minimum 12 EMIs must have been paid.",

                "Satisfactory repayment behaviour of the borrower."

            ],

            "EligibilityForNonIndividualEntities": [

                "There must be an Individual applicant/co-applicant in the proposed facilities.",

                "Minimum 18 EMIs have been paid.",

                "The firm/company should be incorporated for at least 5 years.",

                "The firm/company should be actively engaged in business activities for at least 2 years.",

                "The firm/company should be earning the cash profits for last 2 years.",

                "Net worth of the firm/company should be positive.",

                "The firm/company should not have slipped into SMA 2 category during last 12 months.",

                "The CIBIL of the firm/company should be satisfactory.",

                "The name of the firm/company should not be adversely in RBI defaulter\u2019s list, ECGC Caution list/SAL, Suit
filed/Non-Suit filed CIBIL list, CRILIC, etc."

            ],

            "Age": {

                "Minimum": {

                    "Borrower": 21,

                    "CoApplicant": 18

                },

                "Maximum": "Maximum age can be considered up to 70 years*."

            }

        },
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                    "InterestRatesAndCharges": {

                "InterestRates": "For interest rates - click here.",

                "ProcessingCharges": {

                    "NonDSA": {

                        "Description": "For Takeover leads received through Non-DSA (Digital or Non-digital) \u2013",

                        "Fee": "NIL, subject to Login Fee of Rs.1,500/- which is to be refunded on first disbursement."

                    },

                    "ApprovedProjects": {

                        "Description": "For Home Loan in approved projects (Digital or Non-digital):",

                        "Waiver": "100% waiver in Processing charges, subject to recovery of out-of-pocket expenses of \u20b93,500.00 + GST
(Per Property)."

                    },

                    "CentralStateGovtPSUsEmployees": {

                        "Description": "Under Home Loan Scheme for Central/State Govt/PSUs employees \u2013 for non-DSA (including leads
generated by DST) \u2013",

                        "Fee": "NIL, subject to Login Fee of Rs.1,500/- which is to be refunded on first disbursement."

                    },

                    "OtherHomeLoanNonDigital": {

                        "Description": "For Other Home Loan lead sourced through Non-Digital Channel:",

                        "Waiver": "100% waiver in Processing charges, subject to recovery of out-of-pocket expenses of \u20b910,000.00 +
GST (Per Property)."

                    },

                    "DigitalChannel": {

                        "Description": "For Home Loan leads sourced through Digital Channel:",

                        "Waiver": "100% waiver in Processing charges, subject to recovery of out-of-pocket expenses of \u20b95,000.00 + GST
(Per Property) to \u20b98,500.00 + GST (conditions apply)."

                    }

                }

            },

            "MostImportantTermsAndConditions": {

                "MaximumLoanAmount": {

                    "Mumbai": "Rs. 20 Crores",

                    "OtherMetros": "Rs. 5.00 Crores",

                    "HyderabadNewDelhiBengaluru": "Rs. 7.50 Crores",

                    "UrbanAreas": "Rs. 3.00 Crores",

                    "SemiUrbanAndRural": "Rs. 1.00 Crores",

                    "TriCityChandigarhRegion": "Rs.5.00 Crores"

                },

                "RepaymentCapacity": {

          "SalariedPersons": {

            "NetMonthlyIncomeLessThan25000": "40%",

            "NetMonthlyIncome25000To50000": "60%",

            "NetMonthlyIncome50000To100000": "65%",

            "NetMonthlyIncome100000To200000": "70%",

            "NetMonthlyIncomeAbove200000": "75%"

          },

          "Others": {

            "AverageNetAnnualIncomeLessThan6Lakhs": "70%",

            "AverageNetAnnualIncomeMoreThan6Lakhs": "80%"

          }

        },

        "MarginNormsAndLTVRatio": "Same as Regular Baroda Home Loans",

        "Security": "Mortgage of the property constructed/purchased",

        "Repayment": {

          "Period": "Maximum period of loans shall be 30 years initially, including the maximum moratorium period of 36 months."

        }

      },

      "FAQs": [

        {

          "Question": "What is a Home Loan Balance Transfer Calculator?",

          "Answer": "Home Loan Balance Transfer is a handy facility that allows you to transfer your Home Loan from one bank to another. This is especially useful when another bank provides you with loan terms that better align with your financial capabilities.\n\nHowever, before opting for a Home Loan Balance Transfer, you must perform calculations to determine how the new terms may be beneficial for you. You need to check whether the hassle and cost of transferring the Home Loan are worth the amount you save in EMIs. A Home Loan Balance Transfer Calculator can help you run these calculations quickly and easily."

        },

        {

          "Question": "How does the Home Loan Takeover Calculator work?",

          "Answer": "A Home Loan Takeover Calculator is a computer-based tool designed to help you run complicated mathematical calculations. It is programmed with the formulas required to calculate how much you will save by transferring your Home Loan. Thus, all you need to do is add relevant information, and the home loan balance transfer calculator will follow the instructions and compute the data to provide an accurate figure within seconds!"

        },

        {

          "Question": "How to use a Home Loan Takeover Calculator?",

          "Answer": "Using a Home Loan Balance Transfer Calculator is fairly easy. All you need to do is feed in the information required. Once you do so, the calculator will run the calculations on your behalf and present the figure you need. For instance, Bank of Baroda\u2019s Home Loan Takeover Calculator is designed to be accessible and straightforward to use. It has a clean interface, and all you need to do is provide details about your existing Home Loan and the new one you are seeking from Bank of Baroda. For the existing Home Loan, you have to input information about the outstanding amount, existing EMI, and tenure. You must also fill in the tenure and interest rate for the Bank of Baroda Home Loan. Within a few seconds, you will see the results on your screen. They will include the total cash flow savings you have achieved by opting for a Home Loan Balance Transfer. You will also get a breakup of the existing EMI, Bank of Baroda EMI, and the total EMI savings."

```
        },

        {

            "Question": "What are the advantages of using the Home Loan Balance Transfer Calculator Online?",

            "Answer": "Using an online Home Loan Balance Transfer Calculator can offer you many benefits. Firstly, it is available online and is thus more accessible than visiting a physical branch. It is quick and saves time spent on manual calculations. Plus, it is available for free.\n\nFurther, it helps you determine how much you would save by transferring your Home Loan. This can help you conduct a cost-benefit analysis and decide whether this is a viable option for you. It also provides data to help you plan your present and future finances."

        },

        {

            "Question": "Can you calculate savings using a Home Loan Refinance Calculator?",

            "Answer": "Yes, a Home Loan Refinance Calculator does provide a breakup of the savings you will enjoy. For instance, the Bank of Baroda Home Loan Takeover Calculator provides the total savings in cash flow and on your EMI."

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},

{

    "Baroda_Pre_Approved_Home_Loan": {

      "Benefits": [

        "Assured eligible loan amount",

        "Better negotiation powers with sellers",

        "Greater flexibility",

        "Valid for 4 months"

      ],

      "Features": [

        "The in-principle sanction letter for Baroda Pre-Approved Home Loan provides an eligible loan amount calculated as per prevailing interest rates and other existing guidelines of a home loan.",

        "The loan eligibility will be assessed on the basis of income details of the customer as per existing guidelines of home loan scheme, to resident individuals, NRI/PIO/OIC or Baroda Home Loan Advantage Scheme, as the case may be.",

        "Documents in support of income and repayment capacity (except property documents) are to be submitted to issue the pre-approved sanction letter.",

        "Processing Charges: Rs. 8,500 + plus service tax (upfront and non-refundable). Balance amount of unified processing charges, as applicable to home loan only, will be recovered after sanction of loan.",

        "Property papers will be required to be submitted by the borrower within the validity of Baroda Pre-Approved Home Loan, i.e., within 4 months from date of issue. If the borrower submits the property documents within the validity period, balance amount of applicable unified processing charges only will be recovered from the borrower further on actual sanction of home loan."

      ],

      "Eligibility": [

        "Resident Indians",

        "Non-Resident Indians (NRIs) holding Indian passport or Persons of Indian origin (PIOs) holding foreign passport or Overseas Citizens of India (OCI)"

      ],
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  "Processing_Charges": "As per Home Loan Rs. 8500/- upfront (Exclusive of GST)"

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"Most_Important_Terms_and_Conditions": [

  "Baroda Pre-Approved Home Loan provides in-principle approval for a Home Loan prior to identification of a specific house/flat/plot by a prospective applicant of Home Loan.",

  "The loan eligibility will be assessed on the basis of income details of the customer and CIBIL scores as per existing guidelines of Home Loan scheme to Resident Individuals/NRI/PIO/OIC or Baroda Home Loan Advantage as the case may be.",

  "The in-principle approval shall be valid for 4 months from the date of issue.",

  "Property papers will be required to be submitted by the applicant/s within the validity of Baroda Pre-Approved Home Loan, i.e., within 4 months from date of issue.",

  "Bank is under no commitment or obligation to sanction/disburse the loan, as the actual sanction or disbursal would depend upon the value and acceptability of the security to be offered",

  "These calculators are provided only as general self-help Planning Tools. Results depend on many factors, including the assumptions you provide. We do not guarantee their accuracy, or applicability to your circumstances.",

  "Conditions apply, interest rates and charges are the bank\u2019s sole discretion and are subject to change from time to time."

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    "Interest_paid_yearly": 416181,

    "Principal_paid_yearly": 100722,

    "Closing_Balance": 4899278

  },

  {

    "Year": 2,

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    "EMI*12": 516903,

    "Interest_paid_yearly": 407387,

    "Principal_paid_yearly": 109516,

    "Closing_Balance": 4789762

  },

  {

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    "EMI*12": 516903,

    "Interest_paid_yearly": 397825,

    "Principal_paid_yearly": 119078,

    "Closing_Balance": 4670684

  },

  {

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    "Interest_paid_yearly": 387428,

    "Principal_paid_yearly": 129475,

    "Closing_Balance": 4541210

  },

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    "EMI*12": 516903,

    "Interest_paid_yearly": 376124,

    "Principal_paid_yearly": 140779,

    "Closing_Balance": 4400430

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  {

    "Year": 6,

    "Opening_Balance": 4400430,

    "EMI*12": 516903,

    "Interest_paid_yearly": 363832,

    "Principal_paid_yearly": 153071,

    "Closing_Balance": 4247360

  },

  {

    "Year": 7,

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    "EMI*12": 516903,

    "Interest_paid_yearly": 350467,

    "Principal_paid_yearly": 166435,

    "Closing_Balance": 4080924

  },

  {

    "Year": 8,

    "Opening_Balance": 4080924,

    "EMI*12": 516903,

    "Interest_paid_yearly": 335936,

    "Principal_paid_yearly": 180967,

    "Closing_Balance": 3899957

  },

  {

    "Year": 9,

    "Opening_Balance": 3899957,

    "EMI*12": 516903,

    "Interest_paid_yearly": 320135,

    "Principal_paid_yearly": 196767,

    "Closing_Balance": 3703190

  },

  {

    "Year": 10,

    "Opening_Balance": 3703190,

    "EMI*12": 516903,

    "Interest_paid_yearly": 302955,

    "Principal_paid_yearly": 213947,

    "Closing_Balance": 3489243

  },

  {

    "Year": 11,

    "Opening_Balance": 3489243,

    "EMI*12": 516903,

    "Interest_paid_yearly": 284276,

    "Principal_paid_yearly": 232627,

    "Closing_Balance": 3256616

  },

  {

    "Year": 12,

    "Opening_Balance": 3256616,

    "EMI*12": 516903,

    "Interest_paid_yearly": 263965,

    "Principal_paid_yearly": 252938,

    "Closing_Balance": 3003678

  },

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    {
      "Year": 13,

      "Opening_Balance": 3003678,

      "EMI*12": 516903,

      "Interest_paid_yearly": 241881,

      "Principal_paid_yearly": 275022,

      "Closing_Balance": 2728656
    },

    {
      "Year": 14,

      "Opening_Balance": 2728656,

      "EMI*12": 516903,

      "Interest_paid_yearly": 217868,

      "Principal_paid_yearly": 299034,

      "Closing_Balance": 2429621
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      "Year": 15,

      "Opening_Balance": 2429621,

      "EMI*12": 516903,

      "Interest_paid_yearly": 191759,

      "Principal_paid_yearly": 325143,

      "Closing_Balance": 2104478
    },

    {
      "Year": 16,

      "Opening_Balance": 2104478,

      "EMI*12": 516903,

      "Interest_paid_yearly": 163371,

      "Principal_paid_yearly": 353532,

      "Closing_Balance": 1750946
    },

    {
      "Year": 17,

      "Opening_Balance": 1750946,

      "EMI*12": 516903,

      "Interest_paid_yearly": 132504,

      "Principal_paid_yearly": 384399,
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      "Principal_paid_yearly": 417961,
      "Closing_Balance": 948586
    },
    {
      "Year": 19,
      "Opening_Balance": 948586,
      "EMI*12": 516903,
      "Interest_paid_yearly": 62449,
      "Principal_paid_yearly": 454454,
      "Closing_Balance": 494132
    },
    {
      "Year": 20,
      "Opening_Balance": 494132,
      "EMI*12": 516903,
      "Interest_paid_yearly": 22771,
      "Principal_paid_yearly": 494132,
      "Closing_Balance": 0
    }
  ],
  "FAQs": [
    {
      "question": "What Is Pre Approved Home Loan?",
      "answer": "Pre-Approved Home Loan is the one wherein Bank provides in-principle approval prior to identification of house/flat/plot. The in-principle sanction letter will give eligible loan amount as per prevailing interest rate and other existing guidelines."
    },
    {
      "question": "How Much Loan Can I Get For Home?",
      "answer": "Home Loan amount depends on Income, total deductions and obligations and cost of house."
    },
    {
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            "question": "What Is The Security For The Loan?",

            "answer": "The security for the loan is an equitable mortgage of the property to be financed."

          },

          {

            "question": "Can I Prepay The Loan Ahead Of Schedule?",

            "answer": "Yes, you have the option to prepay the loan ahead of schedule either in parts or in full from your own
sources."

          }

        ],

        "Home_Loan_EMI_Calculator": {

          "Definition": "An Equated Monthly Instalment or EMI is the fixed sum of money you pay each month whilst repaying your
Home Loan. The EMI comprises a portion of the principal amount loaned to purchase the property and a portion of the interest
component payable against the loaned amount.",

          "Calculation_Details": "The monthly EMI payable against the loan depends on the amount loaned, the interest rate levied,
and the borrower\u2019s repayment tenure. Typically, the EMI amount is lower if you opt for a longer tenure loan, and higher if you opt
for a short tenure loan.",

          "Usage_Instructions": [

            "Using a Home Loan EMI calculator is incredibly easy and enables you to calculate the EMI amount within a second. But
before you use it, you should have a rough estimation of the principal loan amount you need and the EMI you can pay, based on your
monthly income and expenses.",

            "The EMI calculator uses the formula EMI = [P x R x (1+R)^N]/[(1+R)^N-1] to compute the EMI amount.",

            "Enter the principal loan amount you need, a reasonable interest rate, and the loan\u2019s tenure. The online tool will
compute the EMI amount instantly."

          ],

          "Advantages": [

            "EMI calculators prepare you for the Home Loan by predicting the potential EMI payable even before your home loan is
sanctioned.",

            "The EMI calculator removes the need for manual calculations and errors.",

            "It enables you to adjust the loan amount and tenure by entering different permutations and combinations of principal
amount and term, to arrive at an affordable EMI amount.",

            "Knowing the EMI in advance allows you to streamline your finances and plan your budget in a way that you can
accommodate the EMI without affecting your other mandatory expenses."

          ]

        }

      }

    },

    {

      "Baroda_Home_Suvidha_Personal_Loan": {

        "Benefits": "Personal Loan scheme for Home Loan borrowers for funding various misc. costs related to Home Purchase like
Insurances, GST, Club Membership fee, etc.",

        "Features": {

          "Purpose": {

            "Category_A": [
```

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              "Group Credit Life Insurance premium",

              "Group Credit Health Insurance premium",

              "Property insurance premium"

          ],

          "Category_B": [

              "Stamp duty and registration charges",

              "Goods and service tax",

              "Club membership charges"

          ]

      },

      "Margin": {

          "Category_A": "Nil (100% finance available)",

          "Category_B": "25% margin (75% finance available)"

      },

      "Repayment_Period": {

          "Fresh/Takeover of linked home loans": "Same as home loan tenure",

          "Existing linked home loans": "Residual period of existing home loan"

      }

  },

  "Eligibility": "Prospective borrowers for Baroda Home Loans including takeover, Existing borrowers under Baroda Home Loan
Scheme",

  "Interest_Rates_and_Charges": {

      "Conditions": "Applicable ROI on Home Loan including Risk premium + 0.50%",

      "Processing_Charges": {

          "Takeover leads through Non-DSA": {

              "Fee": "NIL, with a Rs. 1,500/- Login Fee (refundable)",

              "Other specifics": "Waiver subject to recovery of expenses"

          },

          "Home Loan in approved projects": "100% waiver in Processing charges, subject to recovery of out-of-pocket expenses",

          "Central/State Govt/PSUs employees under Home Loan Scheme": "NIL, with a Rs. 1,500/- Login Fee (refundable)"

      }

  },

  "Terms_and_Conditions": {

      "Loan_Terms": [

          "Repayment starts from the next month of disbursement",

          "Loan is co-terminus with the Home Loan"

      ]

  }
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        },
        "Home_Loan_Amortization_Schedule": {
          "Years": [
            {
              "Year": 1,
              "Opening_Balance": "50,00,000",
              "EMI": "5,16,903",
              "Interest_Paid_Yearly": "4,16,181",
              "Principal_Paid_Yearly": "1,00,722",
              "Closing_Balance": "48,99,278"
            },
            {
              "Year": 2,
              "Opening_Balance": "48,99,278",
              "EMI": "5,16,903",
              "Interest_Paid_Yearly": "4,07,387",
              "Principal_Paid_Yearly": "1,09,516",
              "Closing_Balance": "47,89,762"
            }
          ]
        },
        "FAQs": {
          "How_Much_Interest_On_Home_Loan": "Visit Interest Rate page for details",
          "Documents_Required_For_Home_Loan": "KYC, personal identification, property related documents, income proofs, etc.",
          "Maximum_Loan_Amount": "Up to Rs. 10 crores per unit, up to 90% of property cost",
          "Loan_Period": "Maximum 30 years or retirement age (whichever is earlier)",
          "How_To_Repay_Home_Loan_Faster": "Repay in EMI; options available for farmers/agriculturists"
        }
      },
      {
        "CreditRiskGuaranteeFundScheme": {
          "schemeName": "Credit Risk Guarantee Fund Scheme for Low Income Housing",
          "establishedDate": "31st October 2012",
          "managedBy": "National Housing Bank",
          "features": {
            "loanLimit": "Rs. 8.00 Lacs",
            "collateralRequirement": "None",
            "eligibleBorrowers": {
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        "criteria": "Economically Weaker Section (EWS) and Lower Income Group (LIG)",

        "groupEligibility": "Groups or housing societies of at least 20 members"

      },

      "eligibleActivities": [

        "Home improvement",

        "Construction",

        "Acquisition and purchase of new or second hand dwelling units"

      ],

      "maximumGuaranteePeriod": "25 years or loan termination date, whichever is earlier"

    },

    "eligibility": {

      "individualBorrowers": "EWS/LIG category with housing unit size up to 430 sq ft.",

      "groupBorrowers": "Groups or housing societies of at least 20 members"

    },

    "interestRatesAndCharges": {

      "processingCharges": {

        "nonDSA": {

          "takeoverLeads": "NIL (with Rs. 1,500/- login fee refundable on first disbursement)",

          "homeLoanEmployees": "NIL (with Rs. 1,500/- login fee refundable on first disbursement)"

        },

        "approvedProjects": "NIL (out of pocket expenses Rs. 3,500.00 + GST per property)",

        "digitalChannel": "NIL (out of pocket expenses Rs. 5,000.00 to Rs. 8,500.00 + GST)",

        "nonDigitalChannel": "NIL (out of pocket expenses Rs. 10,000.00 + GST per property)"

      }

    },

    "termsAndConditions": {

      "notEligibleLoans": [

        "Loans additionally covered by government or insurers",

        "Duplicate loans under the scheme",

        "Loans with collateral security or third-party guarantees",

        "Loans with higher than specified interest rates"

      ]

    }

  },

  "homeLoanEMI": {

    "definition": "Equated Monthly Installment (EMI) is the fixed sum paid monthly for repaying a Home Loan, comprising
principal and interest components.",

    "calculatorBenefits": [
```

          "Predict EMI before loan sanction",

          "Avoid manual errors",

          "Adjust loan amount and tenure for affordable EMI"

        ]

    },

    "faq": {

      "interestOnHomeLoan": "Visit the Interest Rate page for details",

      "documentsRequired": "KYC, personal identification, property documents, income proofs, etc.",

      "loanAmount": "Up to Rs. 10 crores per unit, up to 90% of property cost",

      "loanPeriod": "Up to 30 years or retirement age, whichever is earlier",

      "repayFaster": "EMI repayments, special provisions for farmers/agriculturists",

      "cibilScore": "Provided by CIBIL",

      "reduceInterestRate": "Switch to Bank of Baroda for lower rates based on CIBIL score",

      "emiStarts": "One month after house completion/possession",

      "taxSaving": {

        "interestPayment": "Up to Rs. 2 lakhs under section 24",

        "principalPayment": "Up to Rs. 1.5 lakhs under section 80C"

      },

      "interestRate": "Rate at which bank lends funds for housing"

    }

  },

  {

    "product_name": "Baroda Max Savings Home Loan",

    "benefits": {

      "auto_recovery_emi": true,

      "best_use_of_idle_funds": true,

      "linked_with_savings_account": true,

      "lower_effective_interest": true,

      "optional_life_insurance": true,

      "saving_account_zero_roi": true

    },

    "features": {

      "linked_with_savings_account": true,

      "interest_on_linked_savings_account": "Zero",

      "credit_balance_benefit": true

    },

    "eligibility": {

      "resident_indians": true,

```json
      "nris_pios_oci": true
    },
    "purpose": [
      "Purchase/construction of house/flat",
      "Purchase of residential plot",
      "Purchase of residential plot of land and construction of house",
      "Takeover from other Banks/HFCs/NBFCs/FIs",
      "Extension of the existing house/additional construction",
      "Reimbursement of expenses for construction of house/flat from own sources"
    ],
    "interest_rates_and_charges": {
      "floating_rate": {
        "upto_rs_75_lakhs": {
          "salaried": {
            "rate": "BRLLR - 0.75% to BRLLR + 1.45%",
            "effective_rate_range": "From 8.40% to 10.60%"
          },
          "non_salaried": {
            "rate": "BRLLR - 0.75% to BRLLR + 1.45%",
            "effective_rate_range": "From 8.40% to 10.60%"
          }
        },
        "above_rs_75_lakhs": {
          "salaried": {
            "rate": "BRLLR - 0.50% to BRLLR + 1.70%",
            "effective_rate_range": "From 8.65% to 10.85%"
          },
          "non_salaried": {
            "rate": "BRLLR - 0.50% to BRLLR + 1.70%",
            "effective_rate_range": "From 8.65% to 10.85%"
          }
        }
      },
      "fixed_rate": {
        "upto_rs_75_lakhs": {
          "salaried": {
            "rate": "BRLLR+1.00% to BRLLR + 2.35%",
            "effective_rate_range": "From 10.15% to 11.50%"
          },
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```
        },

        "non_salaried": {

          "rate": "BRLLR+1.10% to BRLLR+2.45%",

          "effective_rate_range": "From 10.25% to 11.60%"

        }

      },

      "above_rs_75_lakhs": {

        "salaried": {

          "rate": "BRLLR+1.25% to BRLLR + 2.60%",

          "effective_rate_range": "From 10.40% to 11.75%"

        },

        "non_salaried": {

          "rate": "BRLLR+1.35% to BRLLR+2.70%",

          "effective_rate_range": "From 10.50% to 11.85%"

        }

      }

    },

    "processing_charges": {

      "waivers": {

        "non_dsa_takeover_leads": "NIL, subject to Login Fee of Rs.1,500/-",

        "home_loan_approved_projects": "100% waiver in Processing charges, subject to recovery of out-of-pocket expenses of \u20b93,500.00 + GST (Per Property)",

        "home_loan_central_state_govt_psus": "NIL, subject to Login Fee of Rs.1,500/-",

        "other_non_digital_channel": "100% waiver in Processing charges, subject to recovery of out-of-pocket expenses of \u20b910,000.00 + GST (Per Property)",

        "digital_channel": "100% waiver in Processing charges, subject to recovery of out-of-pocket expenses of \u20b95,000.00 + GST (Per Property) to \u20b98,500.00 + GST"

      }

    }

  },

  "terms_and_conditions": {

    "target_group": [

      "Resident Indians",

      "Non-resident Indians (NRIs)",

      "PIOs",

      "OCI"

    ],

    "co_applicants": {

      "close_relatives": [
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      "Spouse",

      "Father",

      "Mother",

      "Son",

      "Son\u2019s wife",

      "Daughter",

      "Daughter\u2019s husband",

      "Brother/sister",

      "Brother\u2019s wife",

      "Sister",

      "Sister\u2019s husband"

    ]

  },

  "maximum_loan_limit": {

    "metros": "Rs. 5.00 Crores",

    "other_cities": "Rs. 3.00 Crores",

    "semi_urban_and_rural": "Rs. 1.00 Crores"

  },

  "repayment_period": {

    "maximum_years": 30,

    "maximum_moratorium_period": 36

  },

  "repayment_capacity": {

    "salaried": {

      "net_income_less_than_25k": "40%",

      "25k_to_50k": "60%",

      "50k_to_1lakh": "65%",

      "1lakh_to_2lakhs": "70%",

      "above_2lakhs": "75%"

    },

    "others": {

      "up_to_6_lakhs_annual_income": "70%",

      "more_than_6_lakhs_annual_income": "80%"

    }

  },

  "margin_norms_ltv_ratio": "Same as Regular Baroda Home Loans",

  "security_options": [

    "Mortgage of the property",
```

       "Insurance policies",

       "Government promissory notes",

       "Shares and debentures",

       "Gold ornaments, etc."

     ],

     "pre_closure_charges": "Nil"

   },

   "faq": {

     "mod_in_home_loan": "MOD (Memorandum of Deposit of Title Deed) confirms that you have given your property\u2019s title documents to the Bank and Bank\u2019s charge is created over the property.",

     "ltv_in_home_loan": "LTV is Loan To Value i.e. the maximum loan that can be given against the value of residential unit.",

     "home_loan_after_death": "Secure under Group Credit Life Insurance Policy or Term Insurance policy to avoid leaving home loan liability to Co-Applicants or Legal Heirs.",

     "co_applicant_eligibility": "Close relatives can be added. Non-close relatives can be considered if they are joint owners of the property.",

     "lowest_interest_rate_bank": "Bank of Baroda offers competitive interest rates on Home Loans.",

     "tax_savings_on_home_loan": {

      "interest_payment": "Up to Rs.2 lakhs under section 24",

      "principal_payment": "Up to Rs.1.50 lakhs under section 80C"

     }

   }

 },

 {

   "homeImprovementLoan": {

     "benefits": [

      "Flexibility to spend",

      "Competitive interest rates",

      "Insurance cover",

      "Easy processing",

      "Minimal documentation"

     ],

     "features": "Our home improvement loan is customer-friendly, with speedy processing and minimal documentation.",

     "eligibility": {

      "whoCanApply": [

       "Resident Indians",

       "Non-resident Indians (NRIs) holding Indian passport or Persons of Indian Origin (PIOs) holding foreign passport or Overseas Citizens of India (OCI)",

       "Salaried or self-employed individuals"

      ],

```
      "whoCannotApply": "Hindu Undivided Families (HUFs)"
    },
    "loanDetails": {
      "maximumLoanAmount": "Rs.50.00 lakhs",
      "moratoriumPeriod": "Up to 6 months",
      "loanTenure": "Up to 15 years",
      "interestRate": {
        "type": "Floating",
        "linkedTo": "Baroda Repo Linked Lending Rate (BRLLR)",
        "rateRange": "From BRLLR - 0.75% to BRLLR + 1.45%"
      }
    },
    "documentation": "Minimal documentation required",
    "insuranceRequirement": "Insurance of the mortgaged property is mandatory, similar to the Home Loan scheme",
    "processingCharges": {
      "nonDSA": {
        "takeoverLeads": "NIL, with a Rs.1,500/- refundable Login Fee on first disbursement",
        "homeLoanApprovedProjects": "100% waiver, subject to out-of-pocket expenses recovery of \u20b93,500.00 + GST"
      },
      "centralStatePSUemployees": "NIL, with a Rs.1,500/- refundable Login Fee on first disbursement",
      "otherChannels": {
        "nonDigital": "100% waiver, subject to out-of-pocket expenses recovery of \u20b910,000.00 + GST per property",
        "digital": "100% waiver, subject to out-of-pocket expenses recovery of \u20b95,000.00 to \u20b98,500.00 + GST per property (conditions apply)"
      }
    },
    "termsAndConditions": {
      "targetGroup": [
        "Resident Indians",
        "Non-Resident Indians (NRIs)",
        "OCI holders",
        "Staff members under public scheme"
      ],
      "coApplicants": {
        "closeRelatives": [
          "Spouse",
          "Parents",
          "Children",
```

        "Siblings"

      ],

      "nonCloseRelatives": "Only if they are joint owners of the property"

    },

    "repaymentPeriod": "Up to 15 years initially, including moratorium period",

    "security": [

      "Mortgage of the property",

      "Alternative securities at bank's discretion (e.g., insurance policies, government promissory notes, shares, gold ornaments)"

    ],

    "repaymentCapacity": {

      "salariedPersons": {

        "netMonthlyIncome": {

          "lessThan25K": "40%",

          "25Kto50K": "60%",

          "50Kto1Lakh": "65%",

          "1LakhandAbove": "70%"

        }

      },

      "others": {

        "averageNetAnnualIncomeUpTo6Lakhs": "70%",

        "averageNetAnnualIncomeAbove6Lakhs": "80%"

      }

    },

    "marginLTVRatio": "25% of project cost",

    "ageCriteria": {

      "minimum": {

        "borrower": "21 years",

        "coApplicant": "18 years"

      },

      "maximum": "Up to 70 years"

    },

    "preClosureCharges": "Nil",

    "creditLifeInsurance": {

      "coverProvider": "IndiaFirst Life Insurance Co.",

      "features": [

        "Optional scheme",

        "Covers outstanding loan in case of borrower's death",

```
            "Premium can be financed as part of the loan",

            "Partial premium refund on loan foreclosure"
        ]
    }
},
"faq": [
    {
        "question": "Can I avail of Home Loan from Bank of Baroda?",

        "answer": "Yes, if you plan to construct, purchase, or extend a house/flat and meet the eligibility criteria."
    },
    {
        "question": "Who can be co-applicant?",

        "answer": "Proposed owners of the residential accommodation as per the sale agreement, typically family members."
    },
    {
        "question": "What is the average tenure of a home loan?",

        "answer": "Up to 30 years, not exceeding retirement age or 65 years, whichever is earlier."
    },
    {
        "question": "Can I prepay the loan ahead of schedule?",

        "answer": "Yes, partial or full prepayment is allowed from your own sources."
    },
    {
        "question": "What is the mode of repayment?",

        "answer": "Equated Monthly Instalment (EMI) or graduated instalments as per request."
    },
    {
        "question": "Is LIC policy mandatory as additional collateral?",

        "answer": "No, it is not mandatory."
    },
    {
        "question": "What are the supporting documents required?",

        "answer": "Varies by applicant type and purpose, including proof of identity, income, property documents, etc."
    },
    {
        "question": "Do you have housing loan products for NRIs?",

        "answer": "Yes, specific housing loan products are available for NRIs and PIOs."
    }
```

```json
        ]
      }
    },
    {
      "barodaTopUpLoan": {
        "benefits": [
          "Additional loan facility for any purpose except speculative/illegal purposes"
        ],
        "features": [
          "Low interest rates",
          "Low processing fee",
          "No hidden charges",
          "No pre-payment penalty",
          "Interest charges on daily reducing balance"
        ],
        "eligibility": {
          "eligibleBorrowers": [
            "All existing home loan borrowers including NRIs/PIOs",
            "Staff and ex-staff members (under public scheme and staff housing loans)",
            "Asset classification must be standard"
          ]
        },
        "interestRatesAndCharges": {
          "conditions": "Applicable ROI on linked Home Loan (Based on BRLLR on the date of availing Top up Loan) + Strategic Premium (0.25%) + 0.60%",
          "processingCharges": {
            "nonDSA": {
              "takeoverLeads": "NIL, with a Rs.1,500/- refundable Login Fee on first disbursement"
            },
            "homeLoanApprovedProjects": "100% waiver, subject to recovery of out-of-pocket expenses of \u20b93,500.00 + GST (Per Property)"
          }
        },
        "termsAndConditions": {
          "loanLimit": {
            "minimum": "Rs. 1 lakh",
            "maximum": "Rs. 10.00 Crores"
          },
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"purpose": "Any purpose other than speculation",

"margin": {

"calculation": "25% of residual value of house property after deducting 150% of outstanding loan amount of existing home loan",

"loanAmountLTVRatio": [

{

"upToRs30Lakhs": {

"LTVRatio": "90%",

"Margin": "10%"

}

},

{

"aboveRs30LakhsAndUpToRs75Lakhs": {

"LTVRatio": "80%",

"Margin": "20%"

}

},

{

"aboveRs75Lakhs": {

"LTVRatio": "75%",

"Margin": "25%"

}

}

]

},

"ageCriteria": {

"minimumAge": {

"applicant": "21 years",

"coApplicant": "18 years"

},

"maximumAge": {

"residentIndian": "Age of borrower + tenure of Top Up Loan should not exceed 70 years",

"NRI_PIO_OCI": "Age of borrower + tenure of Top Up Loan should not exceed 65 years"

}

},

"repaymentPeriod": "Up to maximum tenure as per applicant's age criteria, irrespective of linked home loan tenure. Can continue repayment post closure of linked home loan.",

"security": "Extension of equitable mortgage",

```
    "insurance": {

      "propertyInsurance": "To be obtained at borrower's cost as per bank\u2019s norms",

      "personalAccidentalDeathInsurance": "Available under master policy",

      "groupCreditLifeInsurance": "Optional and at borrower's cost"

    },

    "repaymentCapacity": {

      "salariedPersons": {

        "netMonthlyIncome": {

          "lessThan25K": "40%",

          "25Kto50K": "60%",

          "50Kto1Lakh": "65%",

          "1LakhandAbove": "70%"

        }

      },

      "others": {

        "averageNetAnnualIncomeUpTo6Lakhs": "70%",

        "averageNetAnnualIncomeAbove6Lakhs": "80%"

      }

    },

    "valuationNorms": "Varies based on property acquisition date or takeover, with valuation by bank's approved valuer",

    "faq": [

      {

        "question": "Whether You Have Any Housing Loan Products For Nris?",

        "answer": "Yes. We have housing loan products for NRIs/PIOs. For details, please visit our website at Housing Loans to NRIs /PIOs"

      },

      {

        "question": "How To Reduce Home Loan Emi?",

        "answer": "You can switch your Home Loan to Bank of Baroda to get benefit of lower interest rate if interest rate with existing lender is higher thereby EMI can be reduced. Rate of interest in Home Loan depends on the CIBIL score. Therefore, please adhere to the financial discipline and improve your CIBIL score. Lower the interest rate, lower will be the EMI."

      },

      {

        "question": "Who Can Be Co-Applicant?",

        "answer": "The proposed owners of the residential accommodation as per the agreement for sale, in respect of which financial assistance is sought, must be co-applicants. Usually, joint applications are from husband-wife, father-son or mother-son, etc."

      }

    ]

  }
```

```json
            }
        },
        {
            "barodaHomeLoanCorporates": {
                "benefits": [
                    "Low interest rates",
                    "Low processing charges",
                    "Higher loan amount",
                    "Takeover facility",
                    "Top-up facility"
                ],
                "features": [
                    "For purchase of ready built house / flat and/or construction of house / flat by Public Limited Company / Pvt. Ltd. Company / Partnership Firms / LLP for their employees/directors/ promoters/partners of applicant.",
                    "Takeover of existing loan from other Banks / FIs.",
                    "Available for acquiring residential property within municipal area at Metro and Urban Centres only.",
                    "Property to be acquired will be in the name of company / firm.",
                    "Not eligible for companies/firms engaged in Real Estate Business/NBFC."
                ],
                "eligibility": {
                    "typeOfApplicant": [
                        "Public Limited Company",
                        "Ltd. Company",
                        "Partnership Firms",
                        "LLPs"
                    ],
                    "companyProfile": [
                        "Incorporated for at least 5 years and registered in India.",
                        "Actively engaged in business activities for last 2 years.",
                        "Existing borrower for minimum 6 months OR a debit fee company / Firm.",
                        "Satisfactory CIBIL score."
                    ]
                },
                "interestRatesAndCharges": {
                    "unifiedProcessingCharges": {
                        "percentage": "1% of Limit Sanctioned.",
                        "minimum": "Rs. 8,500/-",
                        "maximum": "Rs. 1.50 Lacs."
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            },

            "prepaymentCharges": {

                "within3Years": "2% Penalty on Amount Prepaid.",

                "after3Years": "NIL"

            },

            "interestRates": {

                "fromBRLLR": {

                    "minimum": "BRLLR + SP + 0.50% (9.90%)",

                    "maximum": "BRLLR + SP + 2.00% (11.40%)"

                }

            }

        },

        "termsAndConditions": {

            "targetGroup": [

                "Public Limited Company",

                "Pvt. Ltd. Companies",

                "Partnership Firms",

                "LLPs"

            ],

            "loanLimit": {

                "minimum": "Rs. 100 Lacs",

                "maximum": "As per Home Loan product"

            },

            "typeOfFacility": "Term Loan / Demand Loan",

            "rating": {

                "externallyRated": "Minimum 'BBB'",

                "CMRRating": "CMR 5 or better",

                "noExternalRating": "CIBIL score of promoter director/s should be 771 or above if neither external rating nor CMR is
available"

            },

            "margin": "Maximum LTV Ratio should be 75%.",

            "repaymentPeriod": {

                "takeoverLoan": "Maximum repayment period as with existing lender.",

                "freshLoans": "15 years (Including Moratorium Period)"

            },

            "security": "Residential Property for which loan is requested.",

            "guarantee": "Personal Guarantee of all the partners of firm / LLP / Promoters / Directors of Pvt. Ltd. Co. / Unlisted Public
Limited Co"

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        },
        "faq": [
          {
            "question": "How Much Interest On Home Loan?",
            "answer": "To find out how much interest on home loan is applicable please visit Interest Rate page"
          },
          {
            "question": "What Documents Required For Home Loan?",
            "answer": "Various documents pertaining to KYC, personal identification, property related documents, income proofs etc.
are required for availing home loan. Please see the details here."
          },
          {
            "question": "How much does Bank of Baroda lend?",
            "answer": "Loan amount is determined on the basis of the repaying capacity of the applicant/s. Repaying capacity takes
into consideration factors such as age, income, dependents, assets, liabilities, stability of occupation and continuity of income, savings,
etc."
          },
          {
            "question": "For how long a period can I get the loan?",
            "answer": "We grant a term up to a maximum of 30 years. The term for the loan will under no circumstances exceed the
age of retirement or completion of 65 years of age, whichever is earlier."
          },
          {
            "question": "How To Repay Home Loan Faster?",
            "answer": "Home Loan is to be repaid in EMI (Equated Monthly Instalment). In case of farmers / agriculturists, repayment
can be allowed in Half Yearly installments coinciding with harvesting/marketing of major crops produced."
          },
          {
            "question": "How To Calculate Cibil Score For Home Loan?",
            "answer": "CIBIL score is not to be calculated by Bank or Individual. Scoring is provided by the CIBIL. You can check your
CIBIL Score with CIBIL / bob World."
          },
          {
            "question": "How To Reduce Home Loan Interest Rate?",
            "answer": "You can switch your Home Loan to Bank of Baroda to get benefit of lower interest rate if interest rate with
existing lender is higher. Rate of interest in Home Loan depends on the CIBIL score. Therefore, please adhere to the financial discipline and
improve your CIBIL score."
          },
          {
            "question": "When Does Home Loan Emi Starts?",
            "answer": "Maximum moratorium shall be 36 months. Interest charged during the moratorium period is to be recovered
as and when debited."
```

```
        },
        {

          "question": "How To Save Tax With Home Loan?",

          "answer": "Home loan helps the borrower in saving tax. The EMI of housing loan has two components - Interest Payment
and Principal Payment, both of which have tax benefits under different sections of the Income Tax Act."

        },
        {

          "question": "What Is Home Loan Interest Rate?",

          "answer": "It is a rate of interest at which the bank lends funds to the borrower for buying / constructing a house /
buying flat."

        }
      ]
    }
  }
],
[

  {

    "product_name": "Baroda Loan against Future Rent Receivable (Retail Segment)",

    "description": "Loan against future rent receivables from commercial properties, suitable for owners looking to leverage future
rental income, particularly in metros and urban centers.",

    "benefits": [

      "Loan against future rentals from the leased property.",

      "Funds may be used for any purpose, except for activities restricted by RBI or for speculative purposes.",

      "Loans up to Rs 100 crore.",

      "Avail Dropline overdraft up to 10% of total limits.",

      "Longer repayment period up to 15 years.",

      "Competitive rate of interest and low processing charges."

    ],

    "features": {

      "eligible_owners": "Individual / Non-individual owners of commercial properties, leased to reputed lessees.",

      "repayment_period": "Up to 15 years.",

      "maximum_loan_amount": "Up to Rs 100 crore.",

      "additional_concession": "Additional concession of 25 bps in rate of interest for loans to owners of Branch / office premises
leased to Bank of Baroda.",

      "security": "Assignment of future rent and Mortgage of leased property with 1.25x security cover.",

      "special_options": "Fixed interest option available with 2% over & above applicable floating rate."

    },

    "eligibility_criteria": {

      "owners": "Owners of commercial properties, leased to reputed lessees.",
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```
        "requirements": "Individual with minimum CIBIL score of 650 and Non-individual with minimum CMR-5 rating.",

        "acceptable_property": "Property with social infrastructure may be accepted with collaterals in addition to the leased
assets.",

        "purpose": "General Purpose / Personal needs, except for activities restricted by RBI or for speculative purposes."
    },
    "documents_required": {
        "individuals": [
            "Application Form duly filled and signed by applicant/guarantor.",

            "Form 135 of all the applicants.",

            "Two Passport Size Photograph of applicant/co-applicant/guarantor.",

            "Bank A/c Statement for last 12 months where lease rentals are credited.",

            "Personal Identification Proof (PAN Card, Aadhar Card, Driving License, passport, Electoral I-Card etc.).",

            "Residential Address Proof (Electricity Bill, Telephone Bill, Electoral/Voters ID Card, Passport)."
        ],
        "takeover_loan": [
            "Term Loan account statement with existing lender.",

            "Sanction letter for existing loan."
        ],
        "non_individuals": [
            "Memorandum of Association, Article of Association and Certificate of Incorporation.",

            "Form 135 of all the promoters, partners, guarantors etc.",

            "Board Resolution (wherever applicable).",

            "Details of existing banking relationship with our Bank/other Banks.",

            "Bank A/c Statement for last 12 months where lease rentals are credited.",

            "Latest 3 years audited Balance sheet & Profit & Loss account.",

            "Individual tax returns of the Partners/Directors/Proprietor etc.",

            "Property Related Documents: Original title deeds, maintenance receipts, lease deed, Form 26 AS, GST returns, any other
specified documents."
        ]
    },
    "interest_rates_charges": {
        "floating_rates": {
            "up_to_10_years": {
                "floating_roi": "BRLLR + Strategic Premium + 2.00%",

                "effective_roi": "11.40%"
            },
            "above_10_years": {
                "floating_roi": "BRLLR + Strategic Premium + 2.25%",
```

```json
              "effective_roi": "11.65%"
            }
          },
          "fixed_rates": {
            "up_to_10_years": {
              "fixed_roi": "BRLLR + Strategic Premium + 4.00%",
              "effective_roi": "13.40%"
            },
            "above_10_years": {
              "fixed_roi": "BRLLR + Strategic Premium + 4.25%",
              "effective_roi": "13.65%"
            }
          },
          "additional_notes": "Additional concession of 25 bps in rate of interest for loans to owners of Branch / office premises leased to Bank of Baroda.",
          "processing_charges": {
            "one_time": "Min 1000/- & Max 1 % of loan amount."
          },
          "escrow_charges": {
            "up_to_10_cr": "Rs 10,000/- p.a.",
            "above_10_cr": "Rs 25,000/- p.a."
          },
          "prepayment_charges": {
            "individuals": "Nil.",
            "non_individuals": "1% of the amount prepaid."
          }
        },
        "notes": "Interest rates & charges are subject to change from time to time."
      }
    ],
    [
      {
        "title": "Step into a new green era",
        "subtitle": "Illuminate your houses using the power of the sun",
        "floating_fixed_roi_option": "Floating and Fixed ROI option available",
        "minimum_documentation": "Minimum documentation",
        "special_concessional_roi": "Special concessional ROI on Auto/PL/Education/MSME/Agri loans",
        "loan_categories": [
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          "Personal Loans",

          "Other Loans",

          "PM-Surya Ghar Yojana-Composite"

      ],

      "PM_Surya_Ghar_Yojana_Composite": {

          "description": "Say goodbye to high energy bills and hello to Grid-connected rooftop solar systems. Illuminate your houses using the power of the sun and contribute towards the environmental conservation.",

          "benefits": {

              "financing": "Up to 90% financing",

              "roi": "ROI starting from 7.00% *",

              "subsidy": "Subsidy up to Rs.78,000 is available as per the Ministry of Renewal and New Energy, Govt. of India guidelines",

              "foreclosure_charges": "No Foreclosure Charges",

              "interest_rate": "Floating & Fixed Rate of Interest option available",

              "income_document": "No income document required for unit capacity up to 3 KW"

          },

          "features": {

              "eligibility": "Resident Individuals (singly or jointly) Salaried or having Income from Business / Profession/Agriculture are eligible for \"PM-Surya Ghar Yojana-Composite\".",

              "home_loan_requirement": "PM-Surya Ghar Yojana-Composite is available for the Borrower intends to avail Home Loan from BOB.",

              "age": {

                  "minimum": "21 years",

                  "maximum_salaried": "Up to Retirement age (for Salaried Individuals)",

                  "maximum_non_salaried": "65 Years (for Non-Salaried Individuals)"

              },

              "interest_rate_details": {

                  "unit_capacity_up_to_3_kw": {

                      "floating": "BRLLR-2.15% i.e. 7.00 % p.a. at present",

                      "fixed": "1 Year MCLR-1.80 % i.e. 7.00% p.a. at present"

                  },

                  "unit_capacity_more_than_3_kw_up_to_10_kw": "As per Baroda Home Loan Scheme (Presently starting from 9.15% p.a. linked to CIBIL score.)"

              },

              "maximum_tenure": "120 Months",

              "cibil_score_requirement": "Loan is not allowed to CIBIL Score below 680"

          },

          "eligibility_criteria": {

              "residency": "Resident Individuals (singly or jointly) Salaried or having Income from Business / Profession/Agriculture",

              "property_requirement": "The Resident Individuals should have Residential property in his/her name or Terrace right in his/her name if residing in flat.",

        "purpose": "Installation of Grid connected RTS (Roof Top Solar) for residential purpose only up to capacity 10 KW",

        "limit": {

            "minimum": "Rs.50,000/-",

            "maximum": "Rs.6,00,000/-"

        },

        "age": {

            "minimum": "21 Years",

            "maximum_salaried": "Up to retirement age of the Borrower (including repayment period)",

            "maximum_non_salaried": "65 Years (Including repayment period)"

        },

        "margin": "Min.10% of Project Cost"

    },

    "documents_required": [

        "KYC documents of applicants/co-applicant",

        "Salary slip for last 3 months and form no 16 /ITR (in case of salaried Individuals)",

        "ITR for last two years (in case of Non-salaried individuals)",

        "Latest income certificate from the local competent revenue authority (for Agriculatrist)",

        "Bank account statement for last 6 months",

        "Latest Electricity Bill",

        "No income document required for unit capacity up to 3 KW",

        "Any other documents required by the Bank."

    ],

    "fees_charges": "NIL *",

    "most_important_terms_and_conditions": [

        "Applicant / co-applicant/s (whose income are considered for eligibility) should be employed / engaged in business / profession for a minimum period of -1- year for salaried and/or -2- years (for non-salaried). This condition is not applicable for solar unit with capacity up to 3 KW.",

        "In case of Agriculturists who are predominantly dependent on agriculture and not required to file income tax returns, the latest income certificate from the local competent revenue authority is required. This condition is not applicable for solar unit with capacity up to 3 KW.",

        "The scheme would remain limited to household rooftop projects only. Any industrial, commercial and other consumers or government and semi government organizations will not be eligible for the loan scheme",

        "Quotation for Solar system is to be purchased should be issued by DISCOM empanelled vendors only."

    ]

},

"contact_information": {

    "domestic_toll_free": [

        "1800 5700",

        "1800 5000"

    ],

```json
            "international_contact": "+91 79-66296009"
        },
        "additional_resources": {
            "branches_atms": "Locate Our Branch",
            "bc_agent": "Find Our BC Agent"
        }
    },
    {
        "Different people have different needs. Presenting a wide range of loans to power your dreams.": {
            "PersonalLoansOther LoansLoan for Public Issues IPO": {
                "Loan for Public Issues-IPO": {
                    "Description": "Do you wish to invest in Public Issues of reputed companies? Bank of Baroda's loan product for financing subscription to Initial Public Offers is designed just for you.",
                    "Benefits": {
                        "Loan up to": "Rs. 10 lakhs",
                        "Affordable interest rate": true,
                        "Pay within": "90 days",
                        "Loan continuation OPTION": true
                    },
                    "Features": "Coming Soon",
                    "Eligibility": "Coming Soon",
                    "Interest rates & charges": {
                        "Product": "Baroda Loan for Subscription to Public Issue/IPO",
                        "Conditions": "",
                        "Repo Rate + Spread": "BRLLR + SP + 4.00%",
                        "Effective Rate of Interest": "13.40%",
                        "Service Charges (Excluding GST) w.e.f. 20/06/2019": "Rs. 300 /-"
                    },
                    "Documents Required": "Coming Soon",
                    "Most Important Terms and Conditions (MITC)": {
                        "Loan Amount": "Maximum Rs. 10 lakhs",
                        "Margin": "50% of the issue price including premium or bid price",
                        "Loan Period": "90 days",
                        "Security": [
                            "Pledge of the shares to be allotted.",
                            "Earmarking of the refund to be credited in the savings account of the borrower.",
                            "Letter of authority."
                        ],
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```
              "Additional Information": "Loan under the scheme is available only at selected branches."

            }

          }

        }

      }

    },

    {

      "product": "Loan Against Shares, Mutual Funds, Bonds and Debentures",

      "description": "Secure your dream investments. Opt for Loan Against Shares, Mutual Funds, Bonds and Debentures.",

      "highlights": [

        "Get high value loans against securities",

        "No selling off securities",

        "Easy repayment and transparent processing",

        "Up to Rs. 5 Crore outstanding"

      ],

      "features": {

        "Minimum Amount": "Rs. 1 Lakh",

        "Maximum Limits": {

          "Shares/Equity Oriented MF in Demat Form/Debentures and Bonds in Demat Form": "Rs. 20 Lacs",

          "Equity Oriented MF in Unit Form": "Rs. 10 Lacs",

          "Debt Oriented MF in Unit/Demat Form": "Rs. 5 Crore"

        },

        "Overdraft Facility": "Pay interest only on utilised amount"

      },

      "eligibility": {

        "Individuals Eligible": "Any Individual (Resident & Non-Resident) including staff members engaged in gainful activity having
regular source of income.",

          "Co-applicants": [

            "Two or more Individuals",

            "Close relatives of security holders if not co-holders"

          ],

        "Income Requirement": "At least one applicant/co-applicant should have regular source of income."

      },

      "interest_rates": {

        "Conditions": [

          {

            "Cibil Score Range": "800 & above",

            "Effective Rate of Interest": "From 9.90% to 11.25%"
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```
      },
      {
        "Cibil Score Range": "771 & above but less than 800",

        "Effective Rate of Interest": "From BRLLR + Strategic premium + 0.85%"

      },
      {
        "Cibil Score Range": "726 & above but less than 771",

        "Effective Rate of Interest": "From BRLLR + Strategic premium + 1.10%"

      },
      {
        "Cibil Score Range": "701 & above but less than 726",

        "Effective Rate of Interest": "From BRLLR + Strategic premium + 1.35%"

      },
      {
        "Cibil Score Range": "Less than 701",

        "Effective Rate of Interest": "From BRLLR + Strategic premium + 1.85%"

      }
    ]
  },
  "documents_required": [
    "Identity Proof",

    "Address Proof",

    "Income Proof",

    "Security Details"
  ],
  "terms_conditions": {
    "Age Limit": "21 to 70 years",

    "CIBIL Cutoff": "Minimum/ Cut-off CIBIL score of all applicants should be 701",

    "Overdue Interest": "2% above sanctioned rate will be applicable on overdue amount",

    "Margin Call": "The borrower will not be able to reclaim any securities once invoked",

    "LTV Breach": {
      "Equity Shares, Equity Mutual Funds & Alternate Investment Funds": {
        "Above 50% & upto 60%": "Maximum within T+4th Day of LTV Breach",

        "Above 60% & upto 65%": "Maximum within T+4th Day of LTV Breach",

        "Above 65%": "Maximum within T+2nd day of LTV Breach beyond 65%"

      },
      "Debt Funds, Bonds and Debentures": {
        "Above 75% & upto 80%": "Maximum within T+4th Day of LTV Breach",
```

```
          "Above 80% & upto 85%": "Maximum within T+4th Day of LTV Breach",

          "Above 85%": "Maximum within T+2nd day of LTV Breach beyond 85%"

        }

      }

    }

  },

  {

    "product": "Baroda Advance Against Securities( Life Insurance Policies)",

    "features": {

      "Type Of Facility": "Term/Demand Loan & Overdraft",

      "Minimum Loan Limit": {

        "Term Loan / Demand Loan": "Rs.3,000/-",

        "Overdraft": "Rs.20,000/-"

      },

      "Maximum Limit Per Individual": "No Ceiling",

      "Others": "Life insurance policies issued by private insurance companies can also be accepted as security for considering
advances under this scheme."

    },

    "eligibility": {

      "Resident Individuals aged": "21 years and above"

    },

    "interest_rates_charges": {

      "Loan against Life Insurance Policies, Loan against securities of Relief Bonds / Government Bonds": {

        "Product": "Demand Loan / Term Loan",

        "Conditions": "BRLLR + SP + 1.50%",

        "Effective Rate of Interest": "10.90%"

      },

      "Overdraft": {

        "Conditions": "0.25% higher than the ROI applicable to DL / TL i.e. BRLLR + SP + 1.75%",

        "Effective Rate of Interest": "11.15%"

      },

      "Processing Charges": "Rs.500 + GST"

    },

    "mitc": {

      "Advance to third party is not permitted.": true,

      "Endowment policies participating in profits will be preferred.": true,

      "The policies where the premiums are paid for at least -03- years will be accepted.": true,

      "Whole Life policies will not be accepted.": true,
```

            "Policies issued under Married women\u2019s property Act, 1874 will not be accepted.": true,

            "Policies assigned to a minor will not accepted.": true
      }
    },
    {
      "product_name": "Baroda Advance Against Securities (National Savings Certificate)",

      "features": {
        "type_of_facility": "Term/Demand Loan & Overdraft",

        "minimum_loan_limit": {
          "term_loan_demand_loan": "Rs.3,000/-",

          "overdraft": "Rs.20,000/-"
        },

        "maximum_limit_per_individual": {
          "public": "No Ceiling",

          "staff": "Five Times of Gross Salary"
        }
      },

      "eligibility": {
        "residents": "Individuals aged 21 years and above"
      },

      "interest_rates_charges": {
        "loan_against_nsc": {
          "demand_loan_term_loan": "1.00% Over NSC rate or BRLLR + S.P. + 1.50%, whichever is higher.",

          "overdraft": "0.25% higher than the ROI applicable to DL/TL i.e., 1.25% over NSC rate or BRLLR + S.P. + 1.75%, whichever is

higher.",

          "staff": "0.50% over NSC rate"
        },

        "processing_charges": "Rs.500 + GST"
      },

      "important_terms_conditions": [

        "The advance will be disbursed only after getting the Bank\u2019s lien noted with the post office which has issued the

NSCs.",

        "Advance to third party is not permitted."
      ],

      "contact_information": {
        "toll_free_numbers": {
          "domestic": [

            "1800 5700",

```
                "1800 5000"
            ],
            "abroad": "+91 79-66296009"
        },
        "branches_atms": {
            "locate_branch": "Our Branch",
            "bc_agent": "Our BC Agent"
        }
    }
},
{
    "PM-Surya Ghar Yojana -Standalone": {
        "description": "Say goodbye to high energy bills and hello to Grid-connected rooftop solar systems. Illuminate your houses using the power of the sun and contribute towards the environmental conservation.",
        "benefits": {
            "Up to 90% financing": true,
            "ROI starting from 7.00% *": true,
            "Subsidy up to Rs.78,000": "as per the Ministry of Renewal and New Energy, Govt. of India guidelines",
            "No Foreclosure Charges": true,
            "Floating & Fixed Rate of Interest option available": true,
            "No income document required for unit capacity up to 3 KW": true
        },
        "features": {
            "Eligibility": "Resident Individuals (singly or jointly) Salaried or having Income from Business / Profession/Agriculture",
            "Minimum age": "21 years",
            "Maximum age": "Up to Retirement age (for Salaried Individuals) and 65 Years (for Non-Salaried Individuals)",
            "Attractive Rate of interest": {
                "Unit Capacity up to 3 KW": "Floating: BRLLR-2.15% i.e. 7.00% at present\nFixed option: 1 Year MCLR-1.80% i.e. 7.00% at present"
            },
            "Maximum Tenure": "120 Months"
        },
        "eligibility_criteria": {
            "Resident Individuals": "Salaried or having Income from Business / Profession/Agriculture",
            "Residential property": "in his/her name or Terrace right in his/her name if residing in flat",
            "Purpose": "Installation of Grid connected RTS (Roof Top Solar) for residential purpose only up to capacity 10 KW",
            "Margin": "Min.10% of Project Cost"
        },
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      "documents_required": {
        "KYC documents": "of applicant/co-applicants",
        "Salary slip": "for last 3 months and form no 16/ITR (in case of salaried Individuals)",
        "ITR": "for last two years (in case of Non-salaried individuals)",
        "Income certificate": "from the local competent revenue authority (for agriculturist)",
        "Bank account statement": "for last 6 months",
        "Electricity Bill": "Latest",
        "Additional": [
          "Copy of Application Acknowledgment (Downloaded from MNRE portal)",
          "Copy of feasibility approval letter issued by DISCOM",
          "Any other documents required by the Bank"
        ]
      },
      "fees_and_charges": {
        "Up to 3 KW": "NIL",
        "More than 3 KW to 10 KW": "0.50% of Loan amount +GST (Subject to Min.Rs.500+GST & Max. Rs.5000+GST)"
      },
      "terms_and_conditions": {
        "Employment/Business duration": {
          "Salaried": "minimum period of 1 year",
          "Non-salaried": "minimum period of 2 years"
        },
        "Agriculturists": "latest income certificate required if not filing income tax returns",
        "Eligibility limitation": "limited to household rooftop projects only"
      }
    }
  }
},
{
  "MortgageLoanEMICalculator": {
    "LoanAmount": {
      "options": [
        "1L",
        "10Cr",
        "\u20b95000000"
      ]
    },
    "RateOfInterest": {
      "options": [
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          "5%",

          "15%",

          "10.80"

        ]
    },

    "LoanTerms": {

      "options": [

        "12",

        "180",

        "120"

      ]
    },

    "EquatedMonthlyInstallment": "\u20b968,310"

  },

  "BarodaAshrayReverseMortgageLoan": {

    "Overview": "Are you a senior citizen of 60 years and above? Opt for a reverse mortgage loan. Bank of Baroda reverse mortgage loan helps supplement the cash flow stream of senior citizens.",

    "Eligibility": {

      "criteria": [

        "Should be senior citizen of India, above 60 years of age.",

        "Married couples will be eligible as joint borrowers provided one of them is above 60 years of age and age of spouse is not below 55 years at the time of application.",

        "Should be the owner of a residential property (house or flat) located in India in his/her own name.",

        "Residential property should be used as permanent primary residence (fully self-occupied property).",

        "Commercial property will not be taken as security."

      ]
    },

    "Security": "Simple/Equitable mortgage of the residential property.",

    "Tenure": "15 years. The tenure may further be extended till survival of the borrowers subject to advance value of the property.",

    "Insurance": "Insurance of the residential property mortgaged to the bank shall be regularly taken. The premium charges are to be borne by the borrower.",

    "InterestRatesAndCharges": {

      "conditions": "Repo Rate + Spread",

      "effectiveRateOfInterest": "BRLLR + SP + 2.35% (Effective Rate: 11.75%)"

    },

    "DocumentsRequired": "Coming Soon",

    "MITC": {

      "MaximumAmount": "The maximum loan amount inclusive of interest tenure of the loan shall be restricted to Rs. 1 crore subject to value of the property.",
```

"OptionToAdjustPayments": "The bank shall have the option to revise periodic annuity amount, if lump-sum payment is taken or at the interval of every 5 years based on valuation of the property.",

      "Repayment": {

      "conditions": "The loan shall become due and payable when the last surviving borrower dies or would like to sell the home/permanently moves out of the home for aged care to an institution or relatives.",

      "procedure": "The loan will, as such, become due for recovery and payable. Settlement of loan, along with accumulated interest, to be met by the proceeds received out of sale of residential property. The borrower(s) or his/her/their estate shall be provided with the first right to settle the loan along with accumulated interest, without sale of property. A reasonable period of 2 months may be provided when repayment is triggered, to be sold."

      }

      }

      }

    },

    {

      "product_name": "Baroda Advance Against Securities (National Savings Certificate)",

      "description": "Avail hassle-free advance against security of bonds.",

      "features": {

        "type_of_facility": "Term/Demand Loan & Overdraft",

        "minimum_loan_limit": {

          "term_loan_demand_loan": "Rs.3,000/-",

          "overdraft": "Rs.20,000/-"

        },

        "maximum_limit_per_individual": {

          "public": "No Ceiling",

          "staff": "Five Times of Gross Salary"

        }

      },

      "eligibility": {

        "residents": "Individuals aged 21 years and above"

      },

      "interest_rates_charges": {

        "conditions": [

          {

            "product": "Loan Against NSC",

            "conditions": "Demand Loan / Term Loan",

            "repo_rate_spread": "1.00% Over NSC rate or BRLLR + S.P. + 1.50%, whichever is higher.",

            "effective_rate_of_interest": "-"

          },

          {

            "product": "Overdraft",

                    "conditions": "0.25% higher than the ROI applicable to DL/TL i.e., 1.25% over NSC rate or BRLLR + S.P. + 1.75%, whichever
is higher.",

                    "effective_rate_of_interest": "-"

                },

                {

                    "product": "Staff",

                    "conditions": "0.50% over NSC rate",

                    "effective_rate_of_interest": "-"

                }

            ],

            "processing_charges": "Rs.500 + GST"

        },

        "additional_info": {

            "download": {

                "forms": "Download Form",

                "assistance": "Need Assistance?"

            },

            "contact_info": {

                "toll_free_domestic": [

                    "1800 5700",

                    "1800 5000"

                ],

                "toll_free_abroad": "+91 79-66296009 (24X7)"

            },

            "locations": {

                "branches_atms": "Locate Our Branch",

                "bc_agents": "Find Our BC Agent"

            },

            "mitc": "The advance will be disbursed only after getting the Bank\u2019s lien noted with the post office which has issued the
NSCs. Advance to third party is not permitted."

        }

    },

    {

        "product": "Baroda Advance against the securities (Relief Bonds / Government Bonds)",

        "description": "Make your securities work harder for you. Avail hassle-free advance against security of bonds.",

        "features": {

            "type_of_facility": "Demand / Overdraft & Term Loan",

            "minimum_loan_limit": {

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          "term_and_demand_loan": "Rs.3,000/-",

          "overdraft": "Rs.20,000/-"

        },

      "maximum_loan_amount": "No Ceiling"

    },

    "eligibility": {

      "criteria": "Resident Individuals aged 21 years and above"

    },

    "interest_rates_and_charges": {

      "product_conditions": {

        "loan_type": "Demand Loan / Term Loan",

        "repo_rate_spread": "BRLLR + SP + 1.50%",

        "effective_rate_of_interest": "10.90%"

      },

      "overdraft": {

        "repo_rate_spread": "BRLLR + SP + 1.75%",

        "effective_rate_of_interest": "11.15%"

      },

      "processing_charges": "Rs.500 + GST"

    },

    "most_important_terms_and_conditions": {

      "terms": [

        "Advances to third party is not permitted.",

        "Advances will only be made against Bonds which are eligible for Bank Finance, for Example: 6.5% RBI Bond 2003, 7%
savings Bond 2002 etc.",

        "Advance will be sanctioned on merits and after ascertaining repayment capacity of the borrower."

      ]

    }

  },

  {

    "loanName": "Commission Agents Loan Arthias",

    "description": "Commission Agents Loan Arthias is a loan provided to meet working capital requirement of commission
agents/arthias, engaged in retail trade.",

    "benefits": "Coming Soon",

    "features": [],

    "eligibility": {

      "purpose": "To meet working capital requirement of Commission Agents/Arthias, engaged in retail trade, who undertake
responsibility of realization of debtors.",

        "natureOfFacility": "Overdraft",
```

```json
      "margin": {

        "realizableMarketValueOfImmovableProperty": "40%",

        "bankOwnFixedDeposits": "10%",

        "NSCsGovtBondsLICPolicies": "15%"

      },

      "security": "Tangible collateral securities in the form of mortgage of land (not agricultural land) and building is acceptable as security. National savings certificates, government bonds, our bank's term deposits, assignment of life insurance policies, standing in the name of the borrower/proprietor/partner/director are acceptable as security."

    },

    "interestRatesCharges": {

      "rateOfInterest": "One year MCLR + Strategy Premium + 2.00%",

      "serviceCharges": "Coming Soon"

    },

    "documentation": [],

    "MITC": {

      "requirements": [

        "Commission agents/Arthias (functioning in markets/mandies) who are engaged in trade activities on commission basis and enjoying good reputation in the market with 2 years of experience in the line of their business activity (i.e. extending credit to farmers, for supplying of inputs as also for buying the output from the individual farmers/SHGs/JLFs).",

        "They should be registered with the market committee and possess a valid license issued by the authorised government agencies."

      ]

    },

    "loanLimits": {

      "minimum": "Rs. 25,000",

      "maximum": {

        "ruralSemiUrbanUrbanBranches": "Rs. 100 lakhs",

        "metroBranches": "Rs. 200 lakhs"

      }

    }

  }

],

[

  {

    "BarodaDigitalCarLoan": {

      "Benefits": {

        "PaperlessProcess": true,

        "Financing": "Up to 93%",

        "DirectDisbursement": true,

        "PrepaymentCharges": {
```

```json
      "FloatingRate": {

        "Charge": "None",

        "Details": "No prepayment charges for Floating Rate of Interest"

      }

    },

    "ForeclosureCharges": "None",

    "InterestRates": "Attractive",

    "ProcessingTime": "Quick",

    "ProcessingCharges": "Concessional till 30.09.2024."

  },

  "Features": {

    "EligibleApplicants": [

      "Salaried employees",

      "Self-employed professionals (Doctor, Engineer, etc.)",

      "Self-employed business persons",

      "Insurance agents"

    ],

    "AgeCriteria": {

      "Minimum": 21,

      "Maximum": {

        "Salaried": 58,

        "SelfEmployed": 65

      }

    },

    "InterestRateCalculation": "Daily reducing balance; based on credit score (minimum 701)",

    "RepaymentTenure": "Flexible, 12 to 84 months",

    "Collateral": "Hypothecation of financed vehicle"

  },

  "EligibilityCriteria": {

    "Salaried": true,

    "SelfEmployedProfessionals": true,

    "SelfEmployedBusinessPersons": true

  },

  "DocumentsRequired": [

    "PAN Number",

    "Aadhaar Number",

    "Digitally generated Bank A/C Statement for last 6 months",

    "Income Tax Return (ITR-3&4) for last 2 years (for Self Employed)"
```

```json
    ],
    "InterestRatesAndCharges": {
        "FixedRate": {
            "Conditions": "New Car",
            "Rate": "From 8.90% to 9.75%"
        },
        "FloatingRate": {
            "Conditions": "New Car",
            "Rate": "From 9.40% to 11.40%"
        },
        "UnifiedProcessingCharges": {
            "Upto10Lacs": "Rs. 1000/- + GST",
            "Above10Lacs": "Rs. 2000/- + GST",
            "SpecialCases": {
                "BarodaYoddhaLoanCustomer": "Nil",
                "State/Central/PSU employees": "Rs. 500/- + GST"
            }
        }
    },
    "PenalCharges": {
        "Description": "Penal Charges @ 2% p.a. on overdue payments and non-compliance"
    },
    "TermsAndConditions": {
        "MaximumLoanLimit": "Rs. 50,00,000/-",
        "RepaymentPeriod": "Upto 84 months",
        "Margin": "7% on 'on road price' excluding Insurance premium",
        "BureauScoreValidation": "Minimum 701/ (-1)",
        "Security": "Hypothecation of Vehicle Financed",
        "PrepaymentClosureCharges": {
            "FloatingRate": {
                "Individual": "Nil",
                "Non-Individual": "4% within 6 months; Nil after 6 months"
            },
            "FixedRate": {
                "PartPaymentCharges": "Nil upto Rs 40,000/- within 1 Year; 2%+GST beyond",
                "PrePaymentCharges": "Nil after 1 Year"
            }
        }
    }
```

```json
        }
      },
      "CarLoanEMICalculator": {
        "Description": "Tool to calculate Equated Monthly Instalment (EMI) for car loans",
        "Benefits": [
          "Affordable EMIs",
          "Low-interest rates",
          "Flexible repayment within 5 years",
          "Minimal documentation",
          "Nil foreclosure charges",
          "Quick loan processing and disbursement"
        ],
        "Usage": "Enter loan amount, interest rate, and tenure to calculate EMI",
        "OnlineCalculator": true
      },
      "FAQs": [
        {
          "Question": "What is a car loan EMI?",
          "Answer": "EMI on a car loan is a monthly payment of the borrowed amount with interest."
        },
        {
          "Question": "How is EMI calculated for a car loan?",
          "Answer": "EMI = [P x R x (1+R)^N] / [(1+R)^N-1]. P = Principal amount, R = Rate of interest, N = Number of instalments."
        },
        {
          "Question": "How to use a car loan EMI calculator?",
          "Answer": "Enter loan details like amount, interest rate, and tenure to get monthly EMI instantly."
        },
        {
          "Question": "Why choose Bank of Baroda for a car loan?",
          "Answer": "High financing, attractive interest rates, minimal documentation, quick processing."
        }
      ]
    },
    {
      "Baroda_Two_Wheeler_Loan": {
        "Benefits": [
          "Attractive Interest Rates",
```

```json
      "Minimal Processing Charges",

      "Loan up to Rs. 10 lakhs",

      "No pre-closure charges"

    ],

  "Features": {

    "Purpose": "For purchase of new two wheelers for private use.",

    "Eligibility": "Salaried employees, Businessmen, Professionals, Farmers, Staff/ex-staff (for availing under public scheme)",

    "Minimum_Age": 21,

    "Maximum_Age": 70,

    "Repayment_Period": "Up to 60 months",

    "Security": "Hypothecation of vehicle financed",

    "Documentation": [

      "Photo ID with age proof (like, PAN card, passport, driving license)",

      "Signed application form with 3 passport sized photographs",

      "Residence proof (valid passport, voter ID card, etc.)",

      "Bank statement for the last six months",

      "Additional documents based on employment type (salary slips, ITR, business proof)"

    ]

  },

  "Interest_Rates_Charges": {

    "Fixed_Rate": {

      "Conditions": "1 year MCLR+SP+ 4.65%",

      "Effective_Rate_of_Interest": "13.75%",

      "Additional_Charges": "0.05% additional ROI applicable without GCLI"

    },

    "Floating_Rate": {

      "Conditions": "BRLLR + SP + 4.25%",

      "Effective_Rate_of_Interest": "13.65%",

      "Additional_Charges": "0.05% additional ROI applicable without GCLI"

    },

    "Processing_Charges": "@2.00% of Loan amount (Minimum Rs.250/- +GST)"

  },

  "Most_Important_Terms_and_Conditions": {

    "Maximum_Limit": "Rs. 10 lakhs (for all categories)",

    "Margin": {

      "Loan_up_to_to_Rs._3_lakhs": "10%",

      "Loan_above_Rs._3_lakhs": "15%"

    },
```

     "Bureau_Score_Validation": "Minimum Bureau score cut off as per bank's guidelines",

     "Age_Criteria": {

       "Minimum": "Borrower 21 years, Co-applicant- 18 years",

       "Maximum": "Age of the applicant/co-applicant/guarantor + repayment period should not exceed 70 years"

     },

     "Pre-closure_Charges": {

       "Fixed_Rate": {

         "Nil_Part_Payment_Charges": "Upto cumulative amount Rs 10,000/- within a period of -02- Year from first disbursement date",

         "Nil_Pre_payment_Charges": "After a period of -02- Year from first disbursement date of loan amount",

         "Pre_Payment_Charges": "@2%+GST on entire pre-payment if amount exceeds Rs 10,000/- within -02- Year from the first Disbursement date",

         "Account_Closed_Pre_payment_Charges": "@ 2% + GST for entire pre-paid amount when account is closed within -02- year from the first disbursement date"

        },

       "Floating_Rate": "Nil"

     },

     "Credit_Shield": {

       "Loan_up_to_Rs._3_lakhs": "Not mandatory",

       "Loan_above_Rs._3_lakhs": "Mandatory to obtain term life insurance or group credit life Insurance"

     }

    },

    "FAQs": [

     {

       "Question": "How to get a Bike Loan?",

       "Answer": "You can apply for Baroda Bike Loan/Two-Wheeler Loan through any of the mentioned modes."

     },

     {

       "Question": "Who can apply for Baroda Two Wheeler Loan?",

       "Answer": "Resident Individuals i.e., Salaried Employees, Pensioners, Businessmen, Professionals, Farmers & Staff."

     },

     {

       "Question": "How to Check Bike Loan status?",

       "Answer": "You can check your bike loan status through visiting the branch or using toll-free numbers."

     },

     {

       "Question": "How to Check My Bike Loan Balance?",

       "Answer": "Visit your base branch or nearest Bank of Baroda branch or use toll-free numbers."

     },

```
                    {
                        "Question": "Which finance is best for bike loan?",

                        "Answer": "At Bank of Baroda, we provide the finest-in-class Two-Wheeler Loan service."

                    }

                ]

            }

        },

        {

            "Baroda_Car_Loan": {

                "Benefits": [

                    "Upto 90% finance",

                    "Attractive interest rates",

                    "Higher loan amount",

                    "Minimal documentation",

                    "No foreclosure charges",

                    "Quick processing",

                    "Speedy fund disbursal"

                ],

                "Features": {

                    "Eligibility": [

                        "Salaried employees",

                        "Businessmen, professionals, and farmers",

                        "Directors of private and public limited companies, proprietor of proprietorship firms, partners of partnership firms",

                        "Corporate entities (Public Ltd Co / Private Ltd Co etc.) / Firms (Sole Proprietorship firm / Partnership / LLP / Trust / Society)",

                        "NRIs/PIOs"

                    ],

                    "Purpose": "For purchase of new passenger cars, multi utility vehicles (MUVs), SUVs, etc. for private use.",

                    "Repayment_Period": "Up to 84 months",

                    "Minimum_Age": 21,

                    "Maximum_Age": 70,

                    "Security": "Hypothecation of vehicle financed",

                    "Documentation": [

                        "Photo ID with age proof (like, PAN card, passport, driving license)",

                        "Signed application form with 3 passport sized photographs",

                        "Residence proof (valid passport, voter ID card, etc.)",

                        "Bank statement for the last six months",

                        "Additional documents based on employment type (salary slips, ITR, business proof)"
```

```
          ]
      },
      "Interest_Rates_Charges": {
        "Fixed_Rate": {
          "Conditions": "1 year MCLR+0.05% to 1 year MCLR+2.50%",
          "Effective_Rate_of_Interest": "From 8.90% to 11.35%",
          "Additional_Charges": "0.05% additional ROI applicable without GCLI"
        },
        "Floating_Rate": {
          "Conditions": "BRLLR + SP to BRLLR + SP + 3.25%",
          "Effective_Rate_of_Interest": "From 9.40% to 12.65%",
          "Additional_Charges": "0.05% additional ROI applicable without GCLI"
        },
        "Unified_Processing_Charges": {
          "Loan_amount_upto_Rs_10_lacs": "Rs. 1000/- + GST",
          "Loan_amount_above_Rs_10_lacs": "Rs. 2000/- + GST",
          "Nil_for_Baroda_Yoddha_Loan_Customer": "Nil",
          "For_State_Central_PSU_employees": "Rs. 500/- + GST"
        }
      },
      "Most_Important_Terms_and_Conditions": {
        "Maximum_Limit": "Rs.500 Lakh (Individual: Rs.300.00 Lakh & Non-Individuals: Rs.500.00 Lakh)",
        "Repayment_Period": "Maximum 84 months",
        "Margin": "10% margin on \u2018on road price\u2019 of the vehicle",
        "Bureau_Score_Validation": "Minimum Bureau score cut off as per bank\u2019s guidelines",
        "Age_Criteria": {
          "Minimum": "Borrower-21 years, Co-applicant-18 years",
          "Maximum": "Age of the applicant/co-applicant/guarantor + repayment period should not exceed 70 years"
        },
        "Security": "Hypothecation of vehicle financed",
        "Insurance": "Comprehensive insurance of the vehicle with bank\u2019s clause",
        "Pre-closure_Charges": {
          "Floating_Rate": {
            "Individual": "Nil",
            "Non_Individual": "Pre closure within -6- months: 4% of outstanding as per the original Repayment/EMI schedule; After -6- months: Nil"
          },
          "Fixed_Rate": {
```

              "Nil_Part_Payment_Charges": "Upto cumulative amount Rs 40,000/- within a period of -01- Year from first
disbursement date",

              "Nil_Pre_payment_Charges": "After a period of -01- Year from first disbursement date of loan amount",

              "Pre_Payment_Charges": "@2%+GST on entire pre-payment if amount exceeds Rs 40,000/- within a period of -01- Year
from the first Disbursement date",

              "Account_Closed_Pre_payment_Charges": "@ 2% + GST for entire pre-paid amount when account is closed within -01-
year from the first disbursement date"

          }

      },

      "Rate_of_Interest": {

          "Criteria": "Based on CIBIL Bureau score of the applicant/co-applicant. Minimum cut off score is 701. CIBIL Score (-1) will
also be considered.",

          "Concessions": [

            "0.25% concession for existing home loans borrowers with good repayment track record",

            "0.50% concession for offering minimum 50% of Loan limit as liquid collateral security",

            "0.25% concession for purchasing Electric Vehicle under Baroda Auto Loan Scheme"

          ]

      }

    },

    "FAQs": [

      {

        "Question": "What is a Car Loan?",

        "Answer": "A car loan/car finance is a loan availed for buying a new or pre-owned car, secured with the car itself."

      },

      {

        "Question": "How much Car Loan can I get?",

        "Answer": "The maximum car loan amount for individuals is Rs. 200.00 lakh and for non-individuals it is Rs. 500 lakh."

      },

      {

        "Question": "What is the Car Loan Interest Rate?",

        "Answer": "Car loan interest rates vary based on income, debt, and credit score. Check the Interest Rate page for
applicable rates."

      },

      {

        "Question": "How to Get a Car Loan?",

        "Answer": "You can apply for a car loan through branch visit, online application, missed call, or toll-free numbers."

      },

      {

        "Question": "What is the minimum CIBIL score for car loan?",

        "Answer": "Minimum CIBIL score required is 701, but CIBIL Score (-1) will also be considered."

```
        },
        {
            "Question": "How to Check Your Car Loan Balance?",

            "Answer": "Visit branch or call toll-free numbers. Existing customers can check balance via Internet Banking or Mobile
Banking."
        },
        {
            "Question": "How to get an NOC from a bank for a car loan?",

            "Answer": "NOC is issued within -7- working days of full repayment of the auto loan amount."
        },
        {
            "Question": "How to Check Car Loan Status?",

            "Answer": "Check status at the branch, toll-free numbers, or car loan processing cells in specific locations."
        }
    ]
    }
},
{
    "Baroda_Auto_Loan_Preowned_Car": {

        "Benefits": [

            "Up to 75% financing",

            "Low interest rates",

            "Higher loan amount",

            "Minimal documentation",

            "No foreclosure charges",

            "Quick processing",

            "Speedy fund disbursal"

        ],

        "Features": {

            "Eligibility": [

                "All Individual Resident Indians",

                "Salaried including Bank staff/ex-staff",

                "Self-employed & Professionals",

                "Businessmen & Professionals & Others Directors of Private / Public Ltd Co.",

                "Persons engaged in Agriculture & allied activities"

            ],

            "Purpose": "For purchase of old / used passenger vehicle / four wheeler for personal use through approved certified pre-
owned car dealers of OEMs.",
```

```
    "Repayment_Period": "Up to 60 months (Repayment period plus age of the vehicle should not exceed 96 months)",

    "Minimum_Age": 21,

    "Maximum_Age": 70,

    "Security": "Hypothecation of vehicle financed",

    "Processing_Charges": "0.50% of loan amount plus GST (Minimum Rs. 2500/- + GST, Maximum Rs. 10,000 + GST)"

},

"Interest_Rates_Charges": {

    "Fixed_Rate": {

        "Conditions": "1 year MCLR + SP + 2.90% to 1 year MCLR + SP + 5.65%",

        "Effective_Rate_of_Interest": "From 12.00% to 14.75%",

        "Additional_Charges": "0.05% additional ROI applicable without GCLI"

    },

    "Floating_Rate": {

        "Conditions": "BRLLR + SP + 2.50% to BRLLR + SP + 5.25%",

        "Effective_Rate_of_Interest": "From 11.90% to 14.65%",

        "Additional_Charges": "0.05% additional ROI applicable without GCLI"

    }

},

"Documents_Required": [

    "KYC Documents (PAN Card, Passport, Driving License, Aadhar etc.)",

    "Bank statement (Last 6 months for new customers)",

    "IT Return (2 years for self-employed, 1 year and salary slip for last 3 months for salaried)",

    "NACH mandate form (if required)",

    "Proforma invoice (Quotation) from certified tie-up partner",

    "Car documents (Copy of RC & Insurance)"

],

"Most_Important_Terms_and_Conditions": {

    "Minimum_&_Maximum_Limit": "Rs. 2.00 Lakh and Rs. 50.00 Lakh (for all categories)",

    "Repayment_Period": "Maximum 60 months (Repayment period plus age of the vehicle should not cross 96 months)",

    "Margin": "75% of Market value or Agreement/Invoice value, or 100% of Insured Declared Value (IDV), whichever is less",

    "Bureau_Score_Validation": "Minimum Bureau score cut off as per bank\u2019s guidelines",

    "Age_Criteria": {

        "Minimum": "Applicant: 21 years, Co-applicant: 18 years",

        "Maximum": "Age of the applicant/co-applicant/guarantor plus repayment period should not exceed 70 years"

    },

    "Security": "Hypothecation of vehicle financed",

    "Insurance": "Comprehensive insurance of the vehicle with bank\u2019s clause",

    "Pre-payment/Pre-Closure_Charges": {
```

```
                    "Floating_Rate": "Nil",

                    "Fixed_Rate": {

                        "Nil_Part_Payment_Charges": "Upto cumulative amount Rs 40,000/- within a period of -02- Year from first
disbursement date",

                        "Nil_Pre_payment_Charges": "After a period of -02- Year from first disbursement date of loan amount",

                        "Pre_Payment_Charges": "@2%+GST on entire pre-payment if amount exceeds Rs 40,000/- within a period of -02- Year
from the first Disbursement date",

                        "Account_Closed_Pre_payment_Charges": "@ 2% + GST for entire pre-paid amount when account is closed within -02-
year from the first disbursement date"

                    }

                },

                "Rate_of_Interest": {

                    "Criteria": "Based on CIBIL Bureau score of the applicant/co-applicant. Minimum cut off score is 701."

                }

            },

            "FAQs": [

                {

                    "Question": "Is there a tax benefit on car loans?",

                    "Answer": "Car loan interest payment can be claimed as a deduction under Section 80C of Income Tax Act if the car is
used for business purposes."

                },

                {

                    "Question": "What is a car loan eligibility calculator?",

                    "Answer": "It helps estimate the quantum of finance you can get based on your current income, car value, existing EMIs,
age, location, and other factors."

                },

                {

                    "Question": "Are there any prepayment charges for Bank of Baroda\u2019s auto loans?",

                    "Answer": "There are no prepayment charges for Bank of Baroda\u2019s auto loans."

                },

                {

                    "Question": "What are the benefits of a car loan?",

                    "Answer": "Quick processing, minimal documentation, no foreclosure charges or pre-payment penalty, and up to 90%
financing on on-road price."

                }

            ]

        }

    }

  ]

 ]
```

```json
    ],
    [
      {
        "repo_rate": "6.50%",
        "mclr": {
          "effective_date": "12.07.2024",
          "rates": [
            {
              "benchmark": "Overnight MCLR",
              "rate": "8.15%"
            },
            {
              "benchmark": "1 Month MCLR",
              "rate": "8.35%"
            },
            {
              "benchmark": "3 Month MCLR",
              "rate": "8.45%"
            },
            {
              "benchmark": "6 Month MCLR",
              "rate": "8.70%"
            },
            {
              "benchmark": "1 Year MCLR",
              "rate": "8.90%"
            }
          ]
        },
        "base_rate": {
          "effective_date": "12.04.2023",
          "rate": "9.40%"
        },
        "bplr": {
          "effective_date": "12.04.2023",
          "rate": "13.70%"
        },
        "brllr": {
```

```json
      "effective_date": "14.02.2023",

    "rate": "9.15%",

    "rbi_repo_rate": "6.50%",

    "markup": "2.65%"

  },

  "retail_loans": {

    "linked_to_mclr": {

      "effective_date": "01.04.2016",

      "products": [

        {

            "name": "Baroda Home Loan & Baroda Home Improvement Loan",

            "rate": "One year MCLR to One year MCLR +1.00%",

            "note": "As per Risk Rating of the applicant/s."

        },

        {

            "name": "Baroda Max Savings Home Loan",

            "rate_upto_75_lacs": "Normal Home Loan Rate",

            "rate_above_75_lacs": "0.25% over Normal Home Loan Rate"

        },

        {

            "name": "Baroda CRE Home Loan",

            "rate": "0.25% over Normal Home Loan Rate"

        },

        {

            "name": "Baroda CRE Home Loan (Max Savings)",

            "rate_upto_75_lacs": "0.25% over Normal Home Loan Rate",

            "rate_above_75_lacs": "0.50% over Normal Home Loan Rate"

        },

        {

            "name": "Baroda Top Up Loan (Resident/NRIs/PIOs)",

            "rate": "Applicable ROI on Home Loan + Strategic Premium + 0.50%",

            "note": "Additional Risk Premium @ 0.05% over and above applicable rate of interest on all variants of Home Loans including Top Up Loans. However, this additional Risk Premium can be waived as an incentive to the borrower who provide credit insurance cover for the loan for entire tenure of the loan."

        },

        {

            "name": "Baroda Mortgage Loan",

            "tenor_upto_120_months": "One year MCLR +Strategic Premium+0.95% to One year MCLR+ Strategic Premium+3.50%",
```

```json
      "tenor_above_120_months": "One year MCLR +Strategic Premium+1.20% to One year MCLR+ Strategic Premium+3.75%"
    },
    {
      "name": "Baroda Mortgage Loan \u2013 Non Individuals",
      "margin_upto_50_percent": {
        "tenor_upto_120_months": "MCLR + Strategic Premium + 1.45%",
        "tenor_above_120_months": "MCLR + Strategic Premium + 1.70%"
      },
      "margin_above_50_percent": {
        "tenor_upto_120_months": "MCLR + Strategic Premium + 1.70%",
        "tenor_above_120_months": "MCLR + Strategic Premium + 1.95%"
      }
    },
    {
      "name": "Baroda Traders Gold Card Scheme",
      "rate": "50 bps over applicable ROI on the sanctioned Overdraft facility under Baroda Traders Loan"
    },
    {
      "name": "Baroda Auto Loan",
      "conditions": {
        "electric_vehicles": "1 Year MCLR to 1year MCLR+2.25%",
        "new_car": "1 Year MCLR+0.05% to 1year MCLR+2.50%",
        "pre_owned_car": "1 Year MCLR+SP+2.90% to 1year MCLR+SP+5.65%",
        "digital_car_loan_new_car": "1 Year MCLR+0.05% to 1year MCLR+ 0.90%",
        "two_wheeler_loan": "1 Year MCLR+SP+4.65%",
        "staff_ex_staff": "1 Year MCLR +SP+ 0.40%"
      },
      "effective_rates": {
        "electric_vehicles": "From 8.90% to 11.15%",
        "new_car": "From 8.95% to 11.40%",
        "pre_owned_car": "From 12.05% to 14.80%",
        "digital_car_loan_new_car": "From 8.95% to 9.80%",
        "two_wheeler_loan": "13.80%",
        "staff_ex_staff": "9.55%"
      }
    },
    {
      "name": "Baroda Loan Against Future Rent Receivables",
```

            "for_landlords_of_bob_branch_premises": "One Year MCLR+ Strategic Premium+1.25%",

            "for_others": "One Year MCLR+ Strategic Premium+3.25%"

        },

        {

            "name": "Baroda Personal Loan",

            "products": {

                "govt_employees_defence_personnel": {

                    "conditions": "maintaining salary account with our Bank under scheme code SB 182 & 186",

                    "rate": "Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.00% to 1 YEAR MCLR + SP + 2.50%",

                    "effective_rate": "From 11.10% to 11.60%"

                },

                "gold_category": {

                    "conditions": "Employees of Central / State Govt. / PSUs / Autonomous Bodies/ Listed Public Limited Company having external rating \u201cA\u201d & above / Joint Sector Undertakings, & Educational Institutions of National Repute, having salary account with Bank of Baroda",

                    "rate": "Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.25% to 1 YEAR MCLR + S.P. + 5.10%",

                    "effective_rate": "From 11.35% to 14.20%"

                },

                "silver_category": {

                    "conditions": "Same target customers as mentioned in Gold Category, having salary account with other Bank",

                    "rate": "Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 2.75% to 1 YEAR MCLR + S.P. + 5.10%",

                    "effective_rate": "From 11.85% to 14.20%"

                },

                "category_b": {

                    "conditions": "Employee of Private / Public, Trust, LLP, Insurance Agent, Self Employed Professional and business persons having account relationship with our Bank",

                    "rate": "Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 3.80% to 1 YEAR MCLR + S.P. + 6.05%",

                    "effective_rate": "From 12.90% to 15.15%"

                },

                "category_a": {

                    "conditions": "Employee of Private / Public, Trust, LLP, Insurance Agent, Self Employed Professional and business persons having account relationship with other Bank",

                    "rate": "Linked with CIBIL Score of the individual, ranges from 1 YEAR MCLR + S.P. + 5.75% to 1 YEAR MCLR + S.P. + 9.05%",

                    "effective_rate": "From 14.85% to 18.15%"

                }

            },

```json
            "additional_note": "Additional 0.10% concession in rate of interest (both fixed and floating) will be given to those customers, who opts for group credit life insurance."
        }
    ]
},
"linked_to_base_rate": {
    "effective_date": "12.04.2023",
    "products": [
        {
            "name": "Baroda Home Loan to Individuals / NRIs / PIOs",
            "rate": "Base Rate + 2.50%"
        },
        {
            "name": "Baroda Additional Assured Advance (AAA) (Resident / NRIs / PIOs)",
            "rate": "Base Rate + 1.50%"
        },
        {
            "name": "Baroda Mortgage Loan",
            "rate": "Base Rate + 3.25%"
        },
        {
            "name": "Baroda Traders Loan (irrespective of loan limit/OD/TL)",
            "rate": "Base Rate + 2.00%"
        },
        {
            "name": "Baroda Loan to Doctors",
            "upto_2_lacs": "Base Rate + 3.00%",
            "above_2_lacs": "Base Rate + 2.50%"
        },
        {
            "name": "Baroda Salary Advantage Savings Account",
            "rate": "Base Rate + 2.00%"
        }
    ]
},
"linked_to_brllr": {
    "effective_date": "14.02.2023",
    "products": [
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    {
      "name": "Baroda Home Loan & Baroda Home Improvement Loan (Resident / NRIs / PIOs)",
      "rate": "BRLLR to BRLLR+1.00%",
      "note": "As per Risk Rating of the applicant/s."
    },
    {
      "name": "Baroda Max Savings Home Loan",
      "rate_upto_75_lacs": "Normal Home Loan Rate",
      "rate_above_75_lacs": "0.25% over Normal Home Loan Rate"
    },
    {
      "name": "Baroda CRE Home Loan",
      "rate": "0.25% over Normal Home Loan Rate"
    },
    {
      "name": "Baroda CRE Home Loan (Max Savings)",
      "rate_upto_75_lacs": "0.25% over Normal Home Loan Rate",
      "rate_above_75_lacs": "0.50% over Normal Home Loan Rate"
    },
    {
      "name": "Baroda Top Up Loan (Resident/NRIs/PIOs)",
      "rate": "Applicable ROI on Home Loan + Strategic Premium + 0.50%",
      "note": "Additional Risk Premium @ 0.05% over and above applicable rate of interest on all variants of Home Loans including Top Up Loans. However, this additional Risk Premium can be waived as an incentive to the borrower who provide credit insurance cover for the loan for entire tenure of the loan."
    },
    {
      "name": "Baroda Mortgage Loan",
      "tenor_upto_120_months": "BRLLR +Strategic Premium+0.95% to BRLLR+ Strategic Premium+3.50%",
      "tenor_above_120_months": "BRLLR +Strategic Premium+1.20% to BRLLR+ Strategic Premium+3.75%"
    },
    {
      "name": "Baroda Mortgage Loan \u2013 Non Individuals",
      "margin_upto_50_percent": {
        "tenor_upto_120_months": "BRLLR + Strategic Premium + 1.45%",
        "tenor_above_120_months": "BRLLR + Strategic Premium + 1.70%"
      },
      "margin_above_50_percent": {
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```
        "tenor_upto_120_months": "BRLLR + Strategic Premium + 1.70%",

        "tenor_above_120_months": "BRLLR + Strategic Premium + 1.95%"

      }

  },

  {

      "name": "Baroda Traders Gold Card Scheme",

      "rate": "50 bps over applicable ROI on the sanctioned Overdraft facility under Baroda Traders Loan"

  },

  {

      "name": "Baroda Auto Loan",

      "conditions": {

          "electric_vehicles": "BRLLR to BRLLR+2.25%",

          "new_car": "BRLLR+0.05% to BRLLR+2.50%",

          "pre_owned_car": "BRLLR+SP+2.90% to BRLLR+SP+5.65%",

          "digital_car_loan_new_car": "BRLLR+0.05% to BRLLR+ 0.90%",

          "two_wheeler_loan": "BRLLR+SP+4.65%",

          "staff_ex_staff": "BRLLR +SP+ 0.40%"

      },

      "effective_rates": {

          "electric_vehicles": "From 8.90% to 11.15%",

          "new_car": "From 8.95% to 11.40%",

          "pre_owned_car": "From 12.05% to 14.80%",

          "digital_car_loan_new_car": "From 8.95% to 9.80%",

          "two_wheeler_loan": "13.80%",

          "staff_ex_staff": "9.55%"

      }

  },

  {

      "name": "Baroda Loan Against Future Rent Receivables",

      "for_landlords_of_bob_branch_premises": "BRLLR+ Strategic Premium+1.25%",

      "for_others": "BRLLR+ Strategic Premium+3.25%"

  },

  {

      "name": "Baroda Personal Loan",

      "products": {

          "govt_employees_defence_personnel": {

              "conditions": "maintaining salary account with our Bank under scheme code SB 182 & 186",

              "rate": "Linked with CIBIL Score of the individual, ranges from BRLLR + S.P. + 2.00% to BRLLR + SP + 2.50%",
```

                    "effective_rate": "From 11.10% to 11.60%"

                },

                "gold_category": {

                    "conditions": "Employees of Central / State Govt. / PSUs / Autonomous Bodies/ Listed Public Limited Company having external rating \u201cA\u201d & above / Joint Sector Undertakings, & Educational Institutions of National Repute, having salary account with Bank of Baroda",

                    "rate": "Linked with CIBIL Score of the individual, ranges from BRLLR + S.P. + 2.25% to BRLLR + S.P. + 5.10%",

                    "effective_rate": "From 11.35% to 14.20%"

                },

                "silver_category": {

                    "conditions": "Same target customers as mentioned in Gold Category, having salary account with other Bank",

                    "rate": "Linked with CIBIL Score of the individual, ranges from BRLLR + S.P. + 2.75% to BRLLR + S.P. + 5.10%",

                    "effective_rate": "From 11.85% to 14.20%"

                },

                "category_b": {

                    "conditions": "Employee of Private / Public, Trust, LLP, Insurance Agent, Self Employed Professional and business persons having account relationship with our Bank",

                    "rate": "Linked with CIBIL Score of the individual, ranges from BRLLR + S.P. + 3.80% to BRLLR + S.P. + 6.05%",

                    "effective_rate": "From 12.90% to 15.15%"

                },

                "category_a": {

                    "conditions": "Employee of Private / Public, Trust, LLP, Insurance Agent, Self Employed Professional and business persons having account relationship with other Bank",

                    "rate": "Linked with CIBIL Score of the individual, ranges from BRLLR + S.P. + 5.75% to BRLLR + S.P. + 9.05%",

                    "effective_rate": "From 14.85% to 18.15%"

                }

            },

            "additional_note": "Additional 0.10% concession in rate of interest (both fixed and floating) will be given to those customers, who opts for group credit life insurance."

            }

        ]

      }

    }

  }

 ]

]

[

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    "Fixed_Deposits": {

      "Callable": {

"Domestic_Term_Deposits_below_3_Crores": {

 "Tenors": [

  {

    "Duration": "7 days to 14 days",

    "Residents_General_Public": 4.25,

    "Resident_Indian_Sr_Citizen": 4.75

  },

  {

    "Duration": "15 days to 45 days",

    "Residents_General_Public": 4.50,

    "Resident_Indian_Sr_Citizen": 5.00

  },

  {

    "Duration": "46 days to 90 days",

    "Residents_General_Public": 6.00,

    "Resident_Indian_Sr_Citizen": 6.50

  },

  {

    "Duration": "91 days to 180 days",

    "Residents_General_Public": 5.60,

    "Resident_Indian_Sr_Citizen": 6.10

  },

  {

    "Duration": "181 days to 210 days",

    "Residents_General_Public": 5.75,

    "Resident_Indian_Sr_Citizen": 6.25

  },

  {

    "Duration": "211 days to 270 days",

    "Residents_General_Public": 6.15,

    "Resident_Indian_Sr_Citizen": 6.65

  },

  {

    "Duration": "271 days & above and less than 1 year",

    "Residents_General_Public": 6.25,

    "Resident_Indian_Sr_Citizen": 6.75

  },

  {

    "Duration": "360 days (bob360)",

    "Residents_General_Public": 7.10,

    "Resident_Indian_Sr_Citizen": 7.60

},

{

    "Duration": "1 year",

    "Residents_General_Public": 6.85,

    "Resident_Indian_Sr_Citizen": 7.35

},

{

    "Duration": "Above 1 year to 400 days",

    "Residents_General_Public": 6.85,

    "Resident_Indian_Sr_Citizen": 7.35

},

{

    "Duration": "Above 400 days and upto 2 Years",

    "Residents_General_Public": 6.85,

    "Resident_Indian_Sr_Citizen": 7.35

},

{

    "Duration": "Above 2 Years and upto 3 Years",

    "Residents_General_Public": 7.25,

    "Resident_Indian_Sr_Citizen": 7.75

},

{

    "Duration": "Above 3 Years and upto 5 Years",

    "Residents_General_Public": 6.50,

    "Resident_Indian_Sr_Citizen": 7.15

},

{

    "Duration": "Above 5 Years and upto 10 Years",

    "Residents_General_Public": 6.50,

    "Resident_Indian_Sr_Citizen": 7.50

},

{

    "Duration": "Above 10 years (MACT/MACAD Court Order schemes only)",

    "Residents_General_Public": 6.25,

    "Resident_Indian_Sr_Citizen": 6.75

      },
      {
        "Duration": "399 Days (Baroda Tiranga Plus Deposit Scheme)",
        "Residents_General_Public": 7.15,
        "Resident_Indian_Sr_Citizen": 7.65
      }
    ]
  },
  "bob_earth_Green_Term_Deposits_below_3_Crores": {
    "Tenure_of_Green_Deposit": [
      {
        "Duration": "12 months",
        "Resident_General_Public_NRO": 6.80,
        "Resident_Indian_Sr_Citizen": 7.30,
        "NRE": 6.80
      },
      {
        "Duration": "1.5 years",
        "Resident_General_Public_NRO": 6.80,
        "Resident_Indian_Sr_Citizen": 7.30,
        "NRE": 6.80
      },
      {
        "Duration": "777 days",
        "Resident_General_Public_NRO": 7.20,
        "Resident_Indian_Sr_Citizen": 7.70,
        "NRE": 7.20
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      {
        "Duration": "1111 days",
        "Resident_General_Public_NRO": 6.45,
        "Resident_Indian_Sr_Citizen": 7.10,
        "NRE": 6.45
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      {
        "Duration": "1717 days",
        "Resident_General_Public_NRO": 6.45,
        "Resident_Indian_Sr_Citizen": 7.10,

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        "NRE": 6.45
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      {
        "Duration": "2201 days",
        "Resident_General_Public_NRO": 6.45,
        "Resident_Indian_Sr_Citizen": 7.45,
        "NRE": 6.45
      }
    ]
  }
},
"Non_callable": {
  "Single_Deposit_above_1_Crore_below_3_Crores": {
    "Tenors": [
      {
        "Duration": "1 Year",
        "General_NRE_NRO": 7.00,
        "Senior_Citizen": 7.50
      },
      {
        "Duration": "Above 1 Year to 400 days",
        "General_NRE_NRO": 7.00,
        "Senior_Citizen": 7.50
      },
      {
        "Duration": "Above 400 days and upto 2 Years",
        "General_NRE_NRO": 7.00,
        "Senior_Citizen": 7.50
      },
      {
        "Duration": "Above 2 Years and upto 3 Years",
        "General_NRE_NRO": 7.40,
        "Senior_Citizen": 7.90
      },
      {
        "Duration": "Above 3 Years and upto 5 Years",
        "General_NRE_NRO": 6.65,
        "Senior_Citizen": 7.30
      },
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```json
        },
        {
          "Duration": "Above 5 Years and upto 10 Years",
          "General_NRE_NRO": 6.65,
          "Senior_Citizen": 7.65
        },
        {
          "Duration": "399 Days (Baroda Tiranga Plus Deposit Scheme)",
          "General_NRE_NRO": 7.30,
          "Senior_Citizen": 7.80
        }
      ]
    },
    "Term_Deposits_above_10_Crores_below_1000_Crores": {
      "Tenors": [
        {
          "Duration": "7 days to 14 days",
          "ROI_Percentage": 4.50
        },
        {
          "Duration": "15 days to 45 days",
          "ROI_Percentage": 5.00
        },
        {
          "Duration": "46 days to 90 days",
          "ROI_Percentage": 5.50
        },
        {
          "Duration": "91 days to 180 days",
          "ROI_Percentage": 6.00
        },
        {
          "Duration": "181 days to 270 days",
          "ROI_Percentage": 7.00
        },
        {
          "Duration": "271 days & above and less than 1 year",
          "ROI_Percentage": 7.25
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```json
      },
      {
        "Duration": "1 year",
        "ROI_Percentage": 7.45
      },
      {
        "Duration": "Above 1 Year and upto 2 Years",
        "ROI_Percentage": 7.00
      },
      {
        "Duration": "Above 2 Years and upto 3 Years",
        "ROI_Percentage": 6.00
      },
      {
        "Duration": "Above 3 Years and upto 5 Years",
        "ROI_Percentage": 5.25
      }
    ]
  }
},
"Tax_Saving": {
  "Baroda_Tax_Savings_Fixed_Deposit": {
    "Tenors": [
      {
        "Duration": "For 5 years",
        "General_Public_RTD_ROI": 6.50,
        "Senior_Citizen_RTD_ROI": 7.15
      },
      {
        "Duration": "Above 5 years to up to 10 years",
        "General_Public_RTD_ROI": 6.50,
        "Senior_Citizen_RTD_ROI": 7.50
      }
    ]
  }
},
"FCNR_B_Deposits": {
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```json
    "Maturity_Period": [
      {
        "Range": "LESS THAN USD 2 LACS",
        "ROI_Percentage": 0.50
      },
      {
        "Range": "USD 2 LACS TO 10 LACS",
        "ROI_Percentage": 1.00
      },
      {
        "Range": "ABOVE USD 10 LACS",
        "ROI_Percentage": 1.50
      }
    ]
  }
}

]
```