



बैंक ऑफ़ बड़ौदा *Bank of Baroda*

No.BCC:ISD/106/16/16

Date: 4th Jan 2014

The Vice President (Fax No. 022 22723719) Bombay Stock Exchange Ltd., Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400 001 BSE CODE- 532134	The Vice President (Fax No. 022 26598237/38) National Stock Exchange of India Ltd. Exchange Plaza, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 NSE CODE - BANKBARODA
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Dear Sir / Madam,

Re: Bank of Baroda – Review & Realignment of Interest Rates payable on domestic and NRE term Deposits

We advise that our Bank has decided to revise interest rates payable on Domestic and NRE term deposits below Rs. 1 crore & above w.e.f. 6th January 2014 as per details enclosed.

We request you to take note of the above pursuant to clause 36 of the Listing Agreement.

Yours faithfully,

M.L.Jain
DGM & Company Secretary

Encls: As above



We propose to realign our interest rates on deposits to suit our needs and market conditions. The existing and the suggested changes of interest rates for term deposits below Rs1 crore are as under:

1. For Domestic Term Deposits & NRO Deposits [Per Annum] [Fresh & Renewal]

Maturity Range	Existing	Revised
	ROI for deposits below Rs1 crore	ROI for deposits below Rs1 crore
	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)
7 to14 Days	4.50%	4.50%
15 to 45 Days	4.50%	4.50%
46 to 90 Days	6.50%	6.50%
91 to 180 Days	7.30%	7.30%
181 to 270 Days	7.75%	7.75%
271 days & above and less than 1 year	8.25%	8.25%
1 year and above up to 6 years and 3 months	9.05%	9.10%
1111 Days (Baroda Maha Utsav Deposit Scheme)	9.05%	9.10%
Above 6 years and 3 months up to 10 years	9.05%	9.10%

Baroda Double Dhamaka Fixed Deposit

Maturity Range	EXISTING (w.e.f. 01.10.13)	REVISED (w.e.f. 06.01.14)
	ROI for deposits less than Rs1 crore	ROI for deposits Less than Rs1 crore
<u>General Public</u> : 7 Years 6 months & 78 days	9.05%	9.10%
<u>Senior Citizens</u> : 7 Years 3 months & 24 days	9.55%	9.60%
<u>Staff</u> : 6 Years 9 months & 76 days	10.05%	10.10%
<u>Senior Citizens (Staff)</u> : 6 Years 6 months & 49 days	10.55%	10.60%

Maturity Range	EXISTING (w.e.f. 01.10.13)	REVISED (w.e.f. 06.01.14)
	ROI for deposits less than Rs1 crore	ROI for deposits Less than Rs1 crore
Tax Savings Scheme:		
For 5 years	9.05%	9.10%
Above 5 years and upto 10 years	***	***
Above 5 years and upto 6 years 3 months	9.05%	9.10%
Above 6 years 3 months upto 10 years	9.05%	9.10%



2. For Domestic Term Deposits & NRO Deposits of Rs 1 crore and above:

For Domestic Term Deposits & NRO Deposits [Fresh & Renewal]

Maturity Range	Existing	Revised
	ROI for deposits of Rs 1 Crore and above and upto Rs 10 Crore.	
	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)
7 to 14 Days	4.50%	4.50%
15 to 45 Days	4.50%	4.50%
46 to 90 Days	6.50%	6.50%
91 to 180 Days	8.50%	8.80%
181 to 270 Days	8.75%	8.80%
271 days & above and less than 1 year	8.75%	8.80%
1 year.	9.10%	9.10%
Above 1 yr. and upto 2 years.	9.10%	9.10%
Above 2 yrs. and upto 3 years.	9.00%	9.00%
Above 3 years and up to 10 years.	8.75%	8.75%

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above Rs10cr. to Rs25 cr.		ROI for deposits above Rs25cr. to Rs50 cr.	
	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)
7 to 14 Days	4.50%	4.50%	4.50%	4.50%
15 to 45 Days	4.50%	4.50%	4.50%	4.50%
46 to 90 Days	6.50%	6.50%	6.50%	6.50%
91 to 180 Days	8.50%	8.80%	7.30%	8.80%
181 to 270 Days	8.75%	8.80%	7.30%	8.80%
271 to Less than 1 Year	8.75%	8.80%	7.50%	8.80%
1 year	9.00%	9.15%	9.00%	9.15%
>1yr up to 2 years	8.75%	8.75%	8.75%	8.75%
>2yrs up to 3 years	8.75%	8.75%	8.75%	8.75%



Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above Rs50cr. to Rs100 cr.		ROI for deposits above Rs100 cr.	
	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)
7 to14 Days	4.50%	4.50%	4.50%	4.50%
15 to 45 Days	4.50%	4.50%	4.50%	4.50%
46 to 90 Days	6.50%	6.50%	6.50%	6.50%
91 to 120 Days	7.30%	8.80%	7.30%	8.80%
121 to 180 Days	7.30%	8.80%	7.30%	8.80%
181 to 239 Days	7.30%	8.80%	7.30%	8.80%
240 to 270 days	7.30%	8.80%	7.30%	8.80%
271 days to 330 Days	7.50%	8.80%	7.50%	8.80%
331days to less than 1 year	7.50%	8.80%	7.50%	8.80%
1 year	9.00%	9.15%	9.00%	9.15%
>1yr to 16 months	****	****	****	****
>16 months up to 2 years	****	****	****	****
>2yrs up to 3 years	****	****	****	****

3. NRE Term (Rupee) Deposits [Fresh & Renewal]

Maturity Range	Existing	Revised
	ROI for deposits below Rs1 crore	ROI for deposits below Rs1 crore
	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)
1 year and above up to 6 years and 3 months	9.05%	9.10%
Above 6 years and 3 months up to 10 years	9.05%	9.10%
1111 Days (Baroda Maha Utsav Deposit Scheme)	9.05%	9.10%

Maturity Range	Existing	Revised
	ROI for deposits of Rs 1 Crore to Rs 10 Crore	
	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)
1 year.	9.10%	9.10%
Above 1 yr. and upto 2 years.	9.10%	9.10%
Above 2 yrs. and upto 3 years.	9.00%	9.00%
Above 3 years and up to 10 years.	8.75%	8.75%



Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above Rs10cr. to Rs25 cr.		ROI for deposits above Rs25cr. to Rs50 cr.	
	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)
1 year	9.00%	9.15%	9.00%	9.15%
>1yr up to 2 years	8.75%	8.75%	8.75%	8.75%
>2yrs up to 3 years	8.75%	8.75%	8.75%	8.75%

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above Rs50cr. to Rs100 cr.		ROI for deposits above Rs100 cr.	
	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)	(w.e.f. 01.10.13)	(w.e.f. 06.01.14)
1 year	9.00%	9.15%	9.00%	9.15%
>1yr to 16 months	****	****	****	****
>16 months up to 2 years	****	****	****	****
>2yrs up to 3 years	****	****	****	****

Rajiv Abhyankar
General Manager
Treasury & Investments