



बैंक ऑफ बड़ौदा **Bank of Baroda**

No.BCC:ISD/107/16/414

Date: 07th August 2015

<p>The Vice President BSE Ltd., Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 BSE CODE- 532134 E-mail : "corp.relations@bseindia.com"</p>	<p>The Vice President National Stock Exchange of India Ltd. Exchange Plaza, Bandra Kurla Complex, Bandra (E) Mumbai - 400 051 NSE CODE - BANKBARODA Email : "cmlist@nse.co.in"</p>
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Dear Sir / Madam,

Re: Bank of Baroda - Revision of Interest Rates on Term Deposits of below ₹ 1 Crore and ₹ 1 Crore to ₹ 10 Crore including NRE (TD) w.e.f. date 10.08.2015

We advise that our Bank has decided to revise the rates of interest payable on term deposits of below ₹ 1 Crore and ₹ 1 Crore to ₹ 10 Crore, including NRE (TD), applicable to the renewal of existing deposits and fresh deposits, with effect from 10th August 2015 as per details enclosed.

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

Kindly upload the information on your website.

Yours faithfully,

(S. Kalyanaraman)
Chief General Manager
(Compliance & co-ordination)
CGCO & Transparency Officer

Encl: As above



बैंक ऑफ़ बड़ौदा Bank of Baroda

BCC: BR: 107/376

DATE 07 AUGUST 2015

ISSUED BY TREASURY & INVESTMENTS
DEPARTMENT

CIRCULAR TO ALL BRANCHES IN INDIA

SUB : FILE : DEP-2

Dear Sir,

Re: Revision of interest rates on term deposits of below ₹1 crore & ₹1 crore to ₹10 crore including NRE (TD) w.e.f. Date 10.08.2015

It has been decided to revise the rates of interest payable on term deposits of below ₹1 crore & ₹1 crore to ₹10 crore including NRE (TD), applicable to the renewal of existing deposits and fresh deposits, with effect from 10th August, 2015.

With the above revision, Rates of Interest on Domestic Term Deposits, NRO Deposits & NRE Deposits of above mentioned buckets will be as under:

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

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore (w.e.f. 08.06.15)	ROI for deposits below ₹1 crore (w.e.f. 10.08.15)
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	7.00%	7.00%
181 to 270 Days	7.50%	7.50%
271 days & above and less than 1 year	8.00%	7.75%
1 year and above upto 2 Years	8.25%	8.00%
Above 2 Years and upto 3 Years	8.25%	8.00%
1111 Days (Baroda Maha Utsav Deposit Scheme)	8.25%	8.00%
Above 3 Years and upto 5 Years	8.25%	8.00%
Above 5 Years and upto 8 Years	8.00%	7.75%
Above 8 Years and upto 10 Years	8.00%	7.75%

ट्रेजरी शाखा, 4था तल, बड़ौदा सन् टावर, सी-34, जी ब्लॉक, बन्द्रा कुर्ला कोम्प्लेक्स, मुंबई 400 051. Page 1 of 4
Treasury Branch, 4th Floor, Baroda Sun Tower, C-34, G Block, Bandra Kurla Complex, Mumbai 400 051.

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Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	
	(w.e.f. 08.06.15)	(w.e.f. 10.08.15)
1 year and above up to 2 Years	8.25%	8.00%
Above 2 Years and up to 3 Years	8.25%	8.00%
Above 3 Years and up to 5 Years	8.25%	8.00%
Above 5 Years and up to 8 Years	8.00%	7.75%
Above 8 Years and up to 10 Years	8.00%	7.75%

Baroda Tax Saving Term Deposit

Maturity Range Tax Savings Scheme:	Existing	Proposed
	ROI for deposits below ₹1 crore	
	(w.e.f. 08.06.15)	(w.e.f. 10.08.15)
For 5 years	8.25%	8.00%
Above 5 years and up to 6 years 3 months*	8.00%	7.75%
Above 6 years 3 months up to 10 years*	8.00%	7.75%

*Premature withdrawal not allowed before completion of 5 years except in case of death of the customer

For Baroda Double Dhamaka Fixed Deposits [Per Annum] [Fresh & Renewal]

Existing (w.e.f 08-Jun-15)		Proposed (w.e.f 10-Aug-15)	
ROI for deposits below ₹1 crore			
	ROI	Maturity Range	ROI
General Public: 08 years, 09 months and 3 days (105 months and 3 days)	8.00%	General Public: Period: 108 Months and 12 days	7.75%
Senior Citizens: 08 years, 02 months and 29 days (98 months and 29 days)	8.50%	Senior Citizens: Period: 101 Months and 27 days	8.25%
Staff: 07 years, 09 months and 16 days (93 months and 16 days)	9.00%	Staff: Period: : Period: 96 Months and 04 days	8.75%
Staff Senior Citizen: 07 years, 4 months and 21 days (88 months and 21 days)	9.50%	Staff Senior Citizen: 91 Months only	9.25%

Interest Rate on Baroda Double Dhamaka NRE Term Deposit [Fresh & Renewal]

Existing (w.e.f 08-Jun-15)		Proposed (w.e.f 10-Aug-15)	
ROI for deposits below ₹1 crore			
Maturity Range	ROI	Maturity Range	ROI
General Public: 08 years, 09 months and 3 days (105 months and 3 days)	8.00%	General Public: Period: 108 Months and 12 days	7.75%



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The existing and the suggested changes of interest rates for term deposits for ₹1 crore to ₹10 crore are as under:

2. Proposed Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

Maturity Range	Existing	Proposed
	ROI for deposits ₹ 1 Crore to ₹ 10 Crore	
	(w.e.f. 27.07.15)	(w.e.f. 10.08.15)
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	7.00%	7.00%
181 to 270 Days	7.50%	7.50%
271 Days to less than 1 year	7.75%	7.50%
1 year	8.00%	7.75%
Above 1 year and up to 2 years	8.00%	7.75%
Above 2 years and up to 3 years	8.00%	7.75%
Above 3 years and up to 10 years	7.75%	7.50%

NRE TERM (RUPEE) DEPOSITS

Maturity Range	Rs.1 crore to Rs. 10 crores	
	(w.e.f. 27.07.15)	(w.e.f. 10.08.15)
1 Year	8.00%	7.75%
Above 1 year up to 2 years	8.00%	7.75%
Above 2 years up to 3 years	8.00%	7.75%
Above 3 years up to 10 years	7.75%	7.50%

☞ Capital Gain Accounts Scheme, 1988

For all Deposits under Capital Gain Accounts Scheme, 1988, interest rate will be applicable as per normal time & period.

☞ Domestic Term Deposits for Senior Citizens

You may continue to pay an additional interest of 0.50% on domestic term deposits of less than Rs.1 crore from Senior Citizens for all maturities in terms of circular No. BCC:BR: 98/225 dated August 17, 2006 in this regard.

Please note that as per our earlier circular No. BCC:BR:100/4 dated 1st January 2008, in the case of retired Staff members who are Senior Citizens resident in India, branches are authorized to pay additional interest of 1.50% per annum (i.e. 1% normal staff

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privilege plus 0.50% as a benefit to Senior Citizen) on their fresh term deposits and renewals of existing resident Term Deposits of less than Rs.1 crore for maturities from 15 days to 10 years.

Further, as per circular No.BCC:WB:DFB:104/116 dated 16.10.12, no additional benefit of one percent per annum in interest rate, to bank's own staff on deposits under NRE/NRO is to be given as per RBI guidelines.

Yours faithfully,

D. N. Jhurmarvala
General Manager
(Treasury & Investments)