



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

No.BCC:ISD/107/16/510

Date: 01<sup>st</sup> October 2015

<p>The Vice President BSE Ltd., Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 <b>BSE CODE- 532134</b> 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 <b>NSE CODE - BANKBARODA</b> Email : "cmlist@nse.co.in"</p>
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Dear Sir / Madam,

**Re: Bank of Baroda - Revision of Interest Rates on all Term Deposits w.e.f. date 05.10.2015**

We advise that our Bank has decided to revise the rates of interest payable on all term deposits applicable to the renewal of existing deposits and fresh deposits, with effect from **05<sup>th</sup> October 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,

M. L. Jain  
DGM - Company Secretary  
& Compliance

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Encl: As above



बैंक ऑफ़ बड़ौदा Bank of Baroda

BCC: BR: 107/480

DATE 30 SEPTEMBER 2015

ISSUED BY TREASURY & INVESTMENTS  
DEPARTMENT

CIRCULAR TO ALL BRANCHES IN INDIA

SUB : FILE : DEP-2

Dear Sir,

Re: Revision of interest rates on all term deposits w.e.f. Date 05.10.2015

It has been decided to revise the rates of interest payable on all term deposits, applicable to the renewal of existing deposits and fresh deposits, with effect from 05<sup>th</sup> October, 2015.

With the above revision, Rates of Interest on Domestic Term Deposits, NRO Deposits & NRE Deposits of all 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	ROI for deposits below ₹1 crore
	(w.e.f. 10.08.15)	(w.e.f 05.10.2015)
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%	6.75%
181 to 270 Days	7.50%	7.30%
271 days & above and less than 1 year	7.75%	7.50%
1 year and above upto 2 Years	8.00%	7.75%
Above 2 Years and upto 3 Years	8.00%	7.75%
1111 Days (Baroda Maha Utsav Deposit Scheme)	8.00%	7.75%
Above 3 Years and upto 5 Years	8.00%	7.75%
Above 5 Years and upto 8 Years	7.75%	7.50%
Above 8 Years and upto 10 Years	7.75%	7.50%

ट्रेजरी शाखा, 4था तल, बड़ौदा सन् टावर, सी-34, जी ब्लॉक, बन्द्रा कुर्ला कॉम्प्लेक्स, मुंबई 400 051. Page 1 of 5  
Treasury Branch, 4<sup>th</sup> Floor, Baroda Sun Tower, C-34, G Block, Bandra Kurla Complex, Mumbai 400 051.

टेलीफोन / telephone: 022-6636 3636 फेक्स / fax: 022-67592840



बैंक ऑफ बड़ौदा Bank of Baroda

**NRE Term (Rupee) Deposits [Fresh & Renewal]**

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	
	(w.e.f. 10.08.15)	(w.e.f 05.10.2015)
1 year and above 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 5 Years	8.00%	7.75%
Above 5 Years and up to 8 Years	7.75%	7.50%
Above 8 Years and up to 10 Years	7.75%	7.50%

**Baroda Tax Saving Term Deposit**

Maturity Range Tax Savings Scheme:	Existing	Proposed
	ROI for deposits below ₹1 crore	
	(w.e.f. 10.08.15)	(w.e.f 05.10.2015)
For 5 years	8.00%	7.75%
Above 5 years and up to 6 years 3 months*	7.75%	7.50%
Above 6 years 3 months up to 10 years*	7.75%	7.50%

\*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 10.08.2015)		Proposed (w.e.f 05.10.2015)	
ROI for deposits below ₹1 crore			
	ROI	Maturity Range	ROI
General Public: Period: 108 Months and 12 days	7.75%	General Public: Period: 112 Months	7.50%
Senior Citizens: Period: 101 Months and 27 days	8.25%	Senior Citizens: Period: 105 months and 3 days	8.00%
Staff: Period: : Period: 96 Months and 04 days	8.75%	Staff: Period: 99 months	8.50%
Staff Senior Citizen: Period: 91 months only	9.25%	Staff Senior Citizen: Period: 93 months and 16 days	9.00%

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

Existing (w.e.f 10.08.15)		Proposed (w.e.f 05.10.2015)	
ROI for deposits below ₹1 crore			
Maturity Range	ROI	Maturity Range	ROI
General Public: 108 Months and 12 days	7.75%	General Public: Period: 112 Months	7.50%

2. For Domestic & NRO Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

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

Maturity Range	Existing	Revised
	ROI for deposits ₹1cr. to ₹10 cr.	
	(w.e.f. 07.09.15)	(w.e.f 05.10.2015)
7 to14 Days	4.50%	4.50%
15 to 45 Days	4.50%	4.50%
46 to 90 Days	6.50%	6.25%
91 to 180 Days	7.00%	6.75%
181 to 270 Days	7.25%	7.00%
271 Days to Less than 1 Year	7.25%	7.00%
1 year	7.50%	7.25%
Above 1year up to 2 years	7.50%	7.25%
Above 2years up to 3 years	7.50%	7.25%
Above 3years up to 10 years	7.50%	7.25%

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Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits Above ₹10cr. to ₹25 cr.		ROI for deposits Above ₹25cr. to ₹50 cr.	
	(w.e.f. 20.08.15)	(w.e.f. 05.10.2015)	(w.e.f. 20.08.15)	(w.e.f. 05.10.2015)
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%	6.25%	6.50%	6.25%
91 to 180 Days	6.75%	6.50%	6.75%	6.50%
181 to 270 Days	7.00%	6.75%	7.00%	6.75%
271 Days to Less than 1 Year	7.25%	7.00%	7.25%	7.00%
1 year	7.50%	7.25%	7.50%	7.25%
>1yr up to 2 years	7.50%	7.25%	7.50%	7.25%
>2yrs up to 3 years	7.50%	7.25%	7.50%	7.25%
>3yrs up to 10 years	****	****	****	****

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits Above ₹50cr. to ₹100 cr.		ROI for deposits Above ₹100 cr.	
	(w.e.f. 20.08.15)	(w.e.f. 05.10.2015)	(w.e.f. 20.08.15)	(w.e.f. 05.10.2015)
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%	6.25%	6.50%	6.25%
91 to 120 Days	6.75%	6.50%	6.75%	6.50%
121 to 180 Days	6.75%	6.50%	6.75%	6.50%
181 to 239 Days	7.00%	6.75%	7.00%	6.75%
240 Days to 270 Days	7.00%	6.75%	7.00%	6.75%
271 Days to 330 Days	7.25%	7.00%	7.25%	7.00%
331 Days to Less than 1 Year	7.25%	7.00%	7.25%	7.00%
1 year	7.50%	7.25%	7.50%	7.25%
>1yr up to 2 years	****	****	****	****
>2yrs up to 3 years	****	****	****	****
>3yrs up to 10 years	****	****	****	****



**3. NRE Term & Bulk Deposit Rates [Per Annum] [Fresh & Renewal]**

**NRE TERM (RUPEE) DEPOSITS**

Maturity Range	Rs.1 crore to Rs. 10 crores	
	(w.e.f. 07.09.15)	(w.e.f 05.10.2015)
1 Year	7.50%	7.25%
Above 1 year up to 2 years	7.50%	7.25%
Above 2 years up to 3 years	7.50%	7.25%
Above 3 years up to 10 years	7.50%	7.25%

**NRE TERM (RUPEE) DEPOSITS**

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹10cr. to ₹25 cr.		ROI for deposits above ₹25cr. to ₹50 cr.	
	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)	(w.e.f. 0.08.15)	(w.e.f 05.10.2015)
1 year	7.50%	7.25%	7.50%	7.25%
Above 1year up to 2 years	7.50%	7.25%	7.50%	7.25%
Above 2years up to 3 years	7.50%	7.25%	7.50%	7.25%

**NRE TERM (RUPEE) DEPOSITS**

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹50cr. to ₹100 cr.		ROI for deposits above ₹100 cr.	
	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)
1 year	7.50%	7.25%	7.50%	7.25%

**☞ 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 1<sup>st</sup> 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. Jhurmarwala**  
**General Manager**  
**(Treasury & Investments)**

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