



बैंक ऑफ बड़ौदा *Bank of Baroda*

No.BCC:ISD/106/16/541

Date: 31st October 2014

The Vice President (Fax No. 022 22723719) Bombay Stock Exchange Ltd., Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400 001 BSE CODE- 532134 E-mail : "corp.relations@bseindia.com"	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 Email : "cmllist@nse.co.in"
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Dear Sir / Madam,

Re: Bank of Baroda – Revision of Interest Rates on Term Deposits

We advise that our Bank has decided to revise rates of interest on term deposits w.e.f. 1st November 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



बैंक ऑफ़ बड़ौदा Bank of Baroda

BCC: BR: 106/421

31ST OCTOBER, 2014

**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 and
₹1 crore w.e.f. 1st November, 2014.

It has been decided to revise the rates of interest payable on term deposits of below ₹1 crore, applicable to the renewal of existing deposits and fresh deposits, with effect from 1st November, 2014.

With the above revision, Rates of Interest on Term Deposits & NRO 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 (w.e.f. 02.05.14)	ROI for deposits below ₹1 crore (w.e.f. 01.11.14)
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	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 upto 2 Years	9.05%	8.90%
Above 2 Years and upto 3 Years	9.05%	8.90%
1111 Days (Baroda Maha Utsav Deposit Scheme)	9.05%	8.75%
Above 3 Years and upto 5 Years	9.05%	8.75%
Above 5 Years and upto 8 Years	9.05%	8.75%
Above 8 Years and upto 10 Years	9.05%	8.75%



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Baroda Double Dhamaka Fixed Deposit

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore (w.e.f. 02.05.14)	ROI for deposits below ₹1 crore (w.e.f. 01.11.14)
<u>General Public</u> : 8 Years & 03 days	9.05%	8.75%
<u>Senior Citizens</u> : 7 Years 6 months & 29 days	9.55%	9.25%
<u>Staff</u> : 7 Years 2 months & 13 days	10.05%	9.75%
<u>Senior Citizens (Staff)</u> : 6 Years 10 months & 08 days	10.55%	10.25%

Baroda Tax Saving Term Deposit

Maturity Range Tax Savings Scheme:	Existing	Proposed
	ROI for deposits below ₹1 crore (w.e.f. 02.05.14)	ROI for deposits below ₹1 crore (w.e.f. 01.11.14)
For 5 years	9.05%	8.75%
Above 5 years and upto 6 years 3 months	9.05%	8.75%
Above 6 years 3 months upto 10 years	9.05%	8.75%

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

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore (w.e.f. 02.05.14)	ROI for deposits below ₹1 crore (w.e.f. 01.11.14)
1 year and above upto 2 Years	9.05%	8.90%
Above 2 Years and upto 3 Years	9.05%	8.90%
Above 3 Years and upto 5 Years	9.05%	8.75%
Above 5 Years and upto 8 Years	9.05%	8.75%
Above 8 Years and upto 10 Years	9.05%	8.75%



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Interest Rate on Baroda Double Dhamaka NRE Term Deposit

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore (w.e.f. 02.05.14)	ROI for deposits below ₹1 crore (w.e.f. 01.11.14)
General Public: 8 Years & 03 days	9.05%	8.75%

☞ The interest rates for term deposits above ₹1 crore remain unchanged.

☞ The above rates for deposit of below ₹1 crore, are not to be loaded with any other type of additional rates of interest (like Sr. Citizen, army/naval groups, staff accounts etc.) for any purpose what so ever it may be.

☞ Capital Gain Accounts Scheme, 1988

All Deposits under Capital Gain Accounts Scheme, 1988, irrespective of the amount of deposit should be accepted under Retail Card Rate (i.e. For Term Deposits of less than Rs. 1 crore).

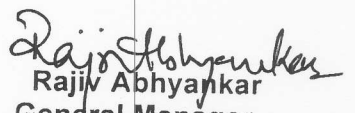
☞ Domestic Term Deposits for Senior Citizens

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 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.

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

Yours faithfully,


Rajiv Abhyankar
General Manager
(Treasury & Investments)