



बैंक ऑफ बड़ौदा Bank of Baroda

No.BCC:ISD/106/16/656

Date: 31st December 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 : "cmist@nse.co.in"
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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 & Above w.e.f. Date 01.01.2015

We advise that our Bank has decided to revise rates of interest payable on term deposits of Below ‘1 Crore and ‘1 Crore & Above, applicable to the renewal of existing deposits and fresh deposits, with effect from **1st January, 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

Encls: As above



बैंक ऑफ बड़ौदा Bank of Baroda

BCC: BR: 106/512

DATE 29 DECEMBER 2014

**ISSUED BY TREASURY & INVESTMENTS
DEPARTMENT**

CIRCULAR TO ALL BRANCHES IN INDIA

Dear Sir,

SUB : FILE : DEP-2

Re: Revision of interest rates on term deposits of below ₹1 crore and
₹1 crore & Above w.e.f. Date 01.01.2015

It has been decided to revise the rates of interest payable on term deposits of below ₹1 crore and ₹1 crore & above, applicable to the renewal of existing deposits and fresh deposits, with effect from 1st January, 2015.

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	ROI for deposits below ₹1 crore
	(w.e.f. 01.11.14)	(w.e.f. 01.01.2015)
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	8.90%	8.75%
Above 2 Years and upto 3 Years	8.90%	8.75%
1111 Days (Baroda Maha Utsav Deposit Scheme)	8.75%	8.75%
Above 3 Years and upto 5 Years	8.75%	8.75%
Above 5 Years and upto 8 Years	8.75%	8.50%
Above 8 Years and upto 10 Years	8.75%	8.50%

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

टेलीफोन / telephone: 022-6836 3636 फेक्स / fax: 022-67582840



बैंक ऑफ बड़ौदा Bank of Baroda

Baroda Double Dhamaka Fixed Deposit

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore (w.e.f. 01.11.14)	ROI for deposits below ₹1 crore (w.e.f. 01.01.15)
<u>General Public:</u> 08 Years, 02 months and 29 days	8.75%	8.50%
<u>Senior Citizens:</u> 07 Years 09 months and 16 days	9.25%	9.00%
<u>Staff:</u> 07 Years 04 months and 20 days	9.75%	9.50%
<u>Senior Citizens (Staff):</u> 07 Years and 8 days	10.25%	10.00%

Baroda Tax Saving Term Deposit

Maturity Range Tax Savings Scheme:	Existing	Proposed
	ROI for deposits below ₹1 crore (w.e.f. 01.11.14)	ROI for deposits below ₹1 crore (w.e.f. 01.01.15)
For 5 years	8.75%	8.75%
Above 5 years and upto 6 years 3 months	8.75%	8.50%
Above 6 years 3 months upto 10 years	8.75%	8.50%

Handwritten signature

ट्रेजरी शाखा, 4था तल, बड़ौदा सन् टावर, सी-34, जी ब्लॉक, बन्द्रा कुर्ला कॉम्प्लेक्स, मुंबई 400 051. Page 2 of 6
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2. NRE Term (Rupee) Deposits [Fresh & Renewal]

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	ROI for deposits below ₹1 crore
	(w.e.f. 01.11.14)	(w.e.f. 01.01.15)
1 year and above upto 2 Years	8.90%	8.75%
Above 2 Years and upto 3 Years	8.90%	8.75%
Above 3 Years and upto 5 Years	8.75%	8.75%
Above 5 Years and upto 8 Years	8.75%	8.50%
Above 8 Years and upto 10 Years	8.75%	8.50%

Interest Rate on Baroda Double Dhamaka NRE Term Deposit

Maturity Range	Existing	Proposed
	ROI for deposits below ₹1 crore	ROI for deposits below ₹1 crore
	(w.e.f. 01.11.14)	(w.e.f. 01.01.15)
<u>General Public:</u> 08 Years, 02 months and 29 days	8.75%	8.50%

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

Maturity Range	Existing	Revised
	ROI for deposits ₹ 1 Crore to ₹ 10 Crore	
	(w.e.f. 21.05.14)	(w.e.f. 01.01.15)
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	7.25%	7.25%
181 to 270 Days	7.75%	7.75%
271 days & above and less than 1 year	8.50%	8.25%
1 year.	8.75%	8.75%
Above 1 yr. and upto 2 years.	8.75%	8.50%
Above 2 yrs. and upto 3 years.	8.75%	8.50%
Above 3 years and up to 10 years.	8.50%	8.50%



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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. 13.08.2014)	(w.e.f. 01.01.15)	(w.e.f. 13.08.2014)	(w.e.f. 01.01.15)
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 180 Days	8.00%	7.25%	8.00%	7.25%
181 to 270 Days	8.00%	7.75%	8.00%	7.75%
271 to Less than 1 Year	8.50%	8.25%	8.50%	8.25%
1 year	8.75%	8.50%	8.75%	8.50%
>1yr up to 2 years	8.75%	8.50%	8.75%	8.50%
>2yrs up to 3 years	8.75%	8.50%	8.75%	8.50%
>3yrs up to 4 years	****	****	****	****

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹50cr. to ₹100 cr.		ROI for deposits above ₹100 cr.	
	(w.e.f. 13.08.14)	(w.e.f.01.01.15)	(w.e.f. 13.08.14)	(w.e.f.01.01.15)
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	8.00%	7.25%	8.00%	7.25%
121 to 180 Days	8.00%	7.25%	8.00%	7.25%
181 to 239 Days	8.00%	7.75%	8.00%	7.75%
240 to 270 days	8.00%	7.75%	8.00%	7.75%
271 days to 330 Days	8.50%	8.25%	8.50%	8.25%
331days to less than 1 year	8.50%	8.25%	8.50%	8.25%
1 year	8.75%	8.50%	8.75%	8.50%
>1yr to 16 months	****	****	****	****
>16 months up to 2 years	****	****	****	****
>2yrs up to 3 years	****	****	****	****
>3yrs up to 4 years	****	****	****	****



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

☞ **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.

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,

Rajiv Abhyankar
General Manager
(Treasury & Investments)