



बैंक ऑफ बड़ौदा **Bank of Baroda**

No.BCC:ISD/104/16/237

Date: 20-04-12.

The Vice-President,
(Fax No. 022 2272 3719 / 2272 2037)
Bombay Stock Exchange Ltd.,
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai – 400 001
BSE CODE : 532134

The Vice-President,
(Fax No. 022-2659 8237 / 38 / 8347 / 48)
National Stock Exchange of India Ltd.
Exchange Plaza, Bandra Kurla Complex
Bandra (E), Mumbai – 400 051
NSE CODE : BANKBARODA

Dear Sir / Madam,

Re: Reporting under Clause 36 of Listing Agreement – Change in Base Rate, BPLR & Deposit Rates

In response to the RBI's move to reduce the policy rate by 50 bps in its Annual Monetary Policy unveiled on 17th April, the Bank has decided to reduce its Deposit Rates by 25 to 50bps in various maturities (as per enclosure) and its Base Rate and BPLR by 25 bps each with effect from 1st May, 2012 to revive the sagging investment sentiment in the country.

With this, the Bank's Base Rate will be at 10.50% and BPLR at 14.75% w.e.f. 1st May 2012

This is submitted in pursuance to Clause – 36 of the Listing Agreement.

Yours faithfully, -

K.Srinivasa Rao
DGM-Secretary to Board

(Head Office – Mandvi, Vadodara)

बड़ौदा कारपोरेट सेन्टर, सी 26, जी ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पू), मुंबई 400 051. भारत

Baroda Corporate Centre, C-26, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai 400 051, India.

फोन / Phone : 91 22 6698 5812/5846 • फैक्स / Fax : 91 22 2652 6660

ई-मेल / E-mail : companysecretary.bcc@bankofbaroda.com • वेब / www.bankofbaroda.com


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The existing and the suggested changes of interest rates are as under:
For Term Deposits of less than Rs 1 Cr [Fresh & renewal]

Maturity Range	Interest Rates on Term Deposits & NRO Deposits [Per Annum]	
	Existing (w.e.f. 19 th March, 2012)	REVISED (Suggested changes w.e.f. 1 st May, 2012)
7 - 14 days	5.00%	4.50%
15 - 45 days	5.00%	4.50%
46 - 90 days	5.00%	4.50%
91 - 180 days	7.25%	6.75%
181 - 270 days	7.75%	7.30%
271 days & above but less than one year	8.00%	7.50%
1 year and upto 443 days	9.25%	8.75%
Baroda Utsav Deposit scheme (444 days)	9.35%	8.85%
- 445 - days and upto 3 years	9.25%	8.75%
Above 3 years upto 5 years	9.00%	8.50%
Above 5 years upto 10 years	8.50%	8.00%
Maturity Range	Deposit [Per Annum]	
	EXISTING (w.e.f. 19 th March, 2012)	REVISED (Suggested changes w.e.f. 1 st May, 2012)
	Less than Rs.1 crore	Less than Rs.1 crore
Tax Savings Scheme: For 5 years	9.00%	8.50%
Above 5 years and upto 10 years	8.50%	8.00%

Indicative rates of interest for Term Deposits of Rs. 1 Cr & above (Fresh & Renewal)

Maturity Range	Existing (w.e.f. 19 th March, 2012)	REVISED (Suggested changes w.e.f. 1 st May, 2012)
	Rates for Rs. 1 Cr & above	Rates for Rs. 1 Cr & above
7-14 days	5.00%	4.50%
15-45 days	5.00%	4.50%
46-90 days	7.00%	6.50%
91-180 days	8.00%	7.50%
181-270 days	8.50%	8.25%
271 days to 364 days	9.00%	8.50%
One year & above upto 3 years	9.25%	8.75%

