



SCHEDULE OF INTEREST RATES

| LOANS | | SAVINGS PRODUCTS | |
|--|--|---|----------------------|
| Quarterly Base Lending Rate (Dec 2020) | | 0.88% | |
| Product | Interest Rate p.a. % | Product | Interest Rate p.a. % |
| Baroda Home Loans – New House/Home | 4.95 fixed for 1st year 4.95 fixed for 2nd year | Baroda PassBook Savings Account (Without Cheque Book) | |
| | 6.45 variable | Minimum Opening Deposit - \$50 | |
| Business/ Commercial OD/ Loans | | Minimum Operating Balance - \$50 | |
| Less than \$50,000/- | 11.00 variable | General, Students, NRE | |
| \$50,000/- to \$200,000/- | 10.00 variable | \$500/- and <\$1,000/- | 0.10 |
| Above \$200000/- | Negotiable | \$1,000/- and <\$2,000/- | 0.15 |
| Baroda Farm loans | 10.50 variable | \$2,000/- and <\$5,000/- | 0.30 |
| Baroda Car loans | 9.50 variable | \$5,000/- and above | 0.55 |
| Baroda Personal Loan – secured | 12.50 variable | Clubs & Charitable Institutions | |
| -unsecured (soft loan) | 14.75 fixed | \$500/- and <\$1,000/- | 0.10 |
| Baroda Loan / OD against Life Policy | 11.00 variable | \$1,000/- and <\$2,500/- | 0.15 |
| Baroda Property Loans | 10.50 variable | \$2,500/- and <\$5,000/- | 0.30 |
| Baroda Educational Loan | 9.50 variable | \$5,000/- and <\$10,000/- | 0.50 |
| Baroda Traders Loan | 9.00 variable | \$10,000/- and above | 0.55 |
| Baroda Micro Loans | 10.00 fixed | Baroda Senior Citizen - Passbook & Cheque Book Savings Account | |
| Baroda Loan for Micro and Small | 10.50 variable | Minimum Opening Deposit - \$20 | |
| Baroda Loan /OD against Bank's own deposit | 3.00 over term deposit (variable) | Minimum Operating Balance - NIL | |
| Baroda Loan /OD against Bank's own deposit to third party upto \$5000.00 | 3.75 over term deposit (variable) | \$500/- and <\$1,000/- | 0.25 |
| Baroda Loan /OD against Bank's own deposit to third party above \$6000.00 and all loans/OD for business purposes | 4 - 5 over term deposit (variable) | \$1,000/- and <\$2,500/- | 0.30 |
| Baroda Additional Assured Advance (AAA) | 9.50 variable | \$2,500/- and <\$5,000/- | 0.50 |
| TERM DEPOSITS UPTO \$99,999.99 | | \$5,000/- and above | 0.60 |
| Product | | Baroda Cheque Book Savings Account | |
| Baroda Term Deposit Account (Retail) | | Minimum Opening Deposit - \$250 | |
| Minimum Opening Deposit - \$500.00 | | Minimum Operating Balance - \$250 | |
| Minimum Operating Balance - \$500.00 | | General, Students, NRE | |
| Baroda Term Deposit MIPCLP | | \$500/- and <\$1,000/- | 0.10 |
| Minimum Opening Deposit - \$500.00 | | \$1,000/- and <\$2,000/- | 0.15 |
| Minimum Operating Balance - \$500.00 | | \$2,000/- and <\$5,000/- | 0.30 |
| Period | | \$5,000/- and above | 0.55 |
| 1 month to less than 3 months | 0.75 | Clubs & Charitable Institutions | |
| 3 months to less than 6 months | 1.00 | \$500/- and <\$1,000/- | 0.10 |
| 6 months to less than 9 months | 1.25 | \$1,000/- and <\$2,500/- | 0.15 |
| 9 months to less than 12 months | 1.75 | \$2,500/- and <\$5,000/- | 0.30 |
| 12 months | 2.35 | \$5,000/- and <\$10,000/- | 0.50 |
| Above 12 months to less than 24 months | 2.35 | \$10,000/- and above | 0.55 |
| 24 months to less than 36 months | 2.35 | Baroda Small Savings Account | 0.55 |
| 36 month to less than 60 months | 2.35 | Minimum Opening Deposit - \$10 | |
| 60 month to 120 months | 2.35 | Minimum Operating Balance - \$10 | |
| For Term Deposits of \$ 100000 and above, rates of interest are negotiable. | | Baroda Zero-Balance Savings Account | 0.55 |
| Baroda (Recurring) Deposit | | Minimum Opening Deposit - \$0 | |
| Minimum Opening Deposit - \$25.00/month | | Minimum Operating Balance - \$0 | |
| Minimum Operating Balance - \$25.00/month | | Baroda Super Savings Bank (BSSB) | |
| Period | | Minimum Opening Deposit - \$1000 | 0.30 |
| 12 months | 2.35 | Minimum Operating Balance - \$1000 | |
| 24 months | 2.35 | 6 months (Fixed) | 1.50 |
| 36 months | 2.35 | | |
| 48 months | 2.35 | | |
| 60 months | 2.35 | | |
| 72 months | 2.35 | | |
| 84 - 120 months | 2.35 | | |

For any query or clarification please call any of our Branches at:

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