

SCHEDULE OF INTEREST RATES

LOANS		SAVINGS PRODUCTS
Quarterly Base Lending Rate (June 2020)	0.89%	
Product	Interest Rate p.a. %	Product
Baroda Home Loans – New House/Home	4.95 fixed for 1st year	Baroda PassBook Savings Account (Without Cheque Book)
	4.95 fixed for 2nd year	Minimum Opening Deposit - \$50
	6.45 variable thereafter	Minimum Operating Balance - \$50
Business/ Commercial OD/ Loans		General, Students, NRE
Less than \$50,000/-	11.00 variable	\$500/- and <\$1,000/- 0.10
\$50,000/- to \$200,000/-	10.00 variable	\$1,000/- and <\$2,000/- 0.15
Above \$200000/-	Negotiable	\$2,000/- and <\$5,000/- 0.30
Baroda Farm loans	10.50 variable	\$5,000/- and above 0.55
Baroda Car loans	9.50 variable	Clubs & Charitable Institutions
Baroda Personal Loan – secured	12.50 variable	\$500/- and <\$1,000/- 0.10
-unsecured (soft loan)	14.75 fixed	\$1,000/- and <\$2,500/- 0.15
Baroda Loan / OD against Life Policy	11.00 variable	\$2,500/- and <\$5,000/- 0.30
Baroda Property Loans	10.50 variable	\$5,000/- and <\$10,000/- 0.50
Baroda Educational Loan	9.50 variable	\$10,000/- and above 0.55
Baroda Traders Loan	9.00 variable	Baroda Senior Citizen - PassBook & Cheque Book Savings Account
Baroda Micro Loans	10.00 fixed	Minimum Opening Deposit - \$20
Baroda Loan for Micro and Small Enterprises	10.50 variable	Minimum Operating Balance - NIL
Baroda Loan /OD against Bank's own deposit	3.00 over term deposit (variable)	\$500/- and <\$1,000/- 0.25
Baroda Loan /OD against Bank's own deposit to third party upto \$5000.00	3.75 over term deposit (variable)	\$1,000/- and <\$2,500/- 0.30
Baroda Loan /OD against Bank's own deposit to third party above \$5000.00 and all loans/OD for business purposes	4 - 5 over term deposit (variable)	\$2,500/- and <\$5,000/- 0.50
Baroda Additional Assured Advance (AAA)	9.50 variable	\$5,000/- and above 0.60
TERM DEPOSITS UPTO \$99,999.99		Baroda Cheque Book Savings Account
Product		Minimum Opening Deposit - \$250
Baroda Term Deposit Account (Retail)		Minimum Operating Balance - \$250
Minimum Opening Deposit - \$500.00		General, Students, NRE
Minimum Operating Balance - \$500.00		\$500/- and <\$1,000/- 0.10
Baroda Term Deposit MIP/QIP		\$1,000/- and <\$2,000/- 0.15
Minimum Opening Deposit - \$500.00		\$2,000/- and <\$5,000/- 0.30
Minimum Operating Balance - \$500.00		\$5,000/- and above 0.55
Period		Clubs & Charitable Institutions
1 month to less than 3 months	1.00	\$500/- and <\$1,000/- 0.10
3 months to less than 6 months	1.00	\$1,000/- and <\$2,500/- 0.15
6 months to less than 9 months	1.50	\$2,500/- and <\$5,000/- 0.30
9 months to less than 12 months	2.00	\$5,000/- and <\$10,000/- 0.50
12 months	2.85	\$10,000/- and above 0.55
Above 12 months to less than 24 months	2.50	Baroda Small Savings Account
24 months to less than 36 months	2.50	Minimum Opening Deposit - \$10
36 month to less than 60 months	2.50	Minimum Operating Balance - \$10
60 month to 120 months	2.50	Baroda Zero Balance Savings Account
For Term Deposits of \$ 100000 and above, rates of interest are negotiable.		Minimum Opening Deposit - \$0 0.55
Rawarawa (Recurring) Deposit		Minimum Operating Balance - \$0
Minimum Opening Deposit - \$25.00/month		Baroda Super Saving Bank (BSSB)
Minimum Operating Balance - \$25.00/month		Minimum Opening Deposit - \$1000 0.30
Period		Minimum Operating Balance - \$1000 1.50
12 months	2.85	6 months (Fixed) 1.50
24 months	2.50	
36 months	2.50	
48 months	2.50	
60 months	2.50	
72 months	2.50	
84 - 120 months	2.50	

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

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