



**बँक ऑफ बडोडा**  
**Bank of Baroda**  
*India's International Bank*

**SCHEDULE OF INTEREST RATES**

<b>LOANS</b>		<b>SAVINGS PRODUCTS</b>
Quarterly Base Lending Rate (Mar 2020)		0.98%
Product	Interest Rate p.a. %	
Baroda Home Loans – New House/Home	4.95 fixed for 1st year	
	4.95 fixed for 2nd year	
	6.45 variable	
Business/ Commercial OD/ Loans		
Less than \$50,000/-	11.00 variable	
\$50,000/- to \$200,000/-	10.00 variable	
Above \$200000/-	Negotiable	
Baroda Farm loans	10.50 variable	
Baroda Car loans	9.50 variable	
Baroda Personal Loan – secured	12.50 variable	
-unsecured (soft loan)	14.75 fixed	
Baroda Loan / OD against Life Policy	11.00 variable	
Baroda Property Loans	10.50 variable	
Baroda Educational Loan	9.50 variable	
Baroda Traders Loan	9.00 variable	
Baroda Micro Loans	10.00 fixed	
Baroda Loan for Micro and Small	10.50 variable	
Baroda Loan /OD against Bank's own deposit	3.00 over term deposit (variable)	
Baroda Loan /OD against Bank's own deposit to third party upto \$5000.00	3.75 over term deposit (variable)	
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)	
Baroda Additional Assured Advance (AAA)	9.50 variable	
TERM DEPOSITS UPTD \$99,999.99		
Product		
Baroda Term Deposit Account (Retail)		
Minimum Opening Deposit - \$500.00		
Minimum Operating Balance - \$500.00		
Baroda Term Deposit MIP/QIP		
Minimum Opening Deposit - \$500.00		
Minimum Operating Balance - \$500.00		
Period		
1 month to less than 3 months	1.50	
3 months to less than 6 months	1.50	
6 months to less than 9 months	2.00	
9 months to less than 12 months	2.50	
12 months	3.25	
Above 12 months to less than 24 months	3.00	
24 months to less than 36 months	3.00	
36 month to less than 60 months	3.00	
60 month to 120 months	3.00	
For Term Deposits of \$ 100000 and above, rates of Interest are negotiable.		
Barawawa (Recurring) Deposit		
Minimum Opening Deposit - \$25.00/month		
Minimum Operating Balance - \$25.00/month		
Period		
12 months	3.25	
24 months	3.00	
36 months	3.00	
48 months	3.00	
60 months	3.00	
72 months	3.00	
84 - 120 months	3.00	
Baroda Small Savings Account		0.55
Minimum Opening Deposit - \$10		
Minimum Operating Balance - \$10		
Baroda Zero Balance Savings Account		0.55
Minimum Opening Deposit - \$0		
Minimum Operating Balance - \$0		
Baroda Super Savings Bank (BSSB)		0.30
Minimum Opening Deposit - \$1000		
Minimum Operating Balance - \$1000		
6 months (Fixed)		1.50
For any query or clarification please call any of our Branches at:		
Suva-3311400, Lautoka-6660811, Ba-6674555, Nadi-6700333,		
Labasa-8811588, Sigatoka-6500541, Rakiraki-6694056,		
Nausori-3478008		