



बैंक ऑफ बड़ोदा
Bank of Baroda
India's International Bank

SCHEDULE OF INTEREST RATES

LOANS		SAVINGS PRODUCTS	
Quarterly Base Lending Rate (Mar 2020)		Interest Rate p.a. %	
0.98%		Product	
Product	Interest Rate p.a. %	Interest Rate p.a. %	
Baroda Home Loans – New House/Home	4.95 fixed for 1st year	Baroda Pass Book Savings Account (Without Cheque Book)	
	4.95 fixed for 2nd year	Minimum Opening Deposit - \$50	
	6.45 variable	Minimum Operating Balance - \$50	
Business/ Commercial OD/ Loans		General, Students, NRE	
Less than \$50,000/-	11.00 variable	\$500/- and <\$1,000/-	
\$50,000/- to \$200,000/-	10.00 variable	\$1,000/- and <\$2,000/-	
Above \$200,000/-	Negotiable	\$2,000/- and <\$5,000/-	
Baroda Farm loans	10.50 variable	\$5,000/- and above	
Baroda Car loans	9.50 variable	Clubs & Charitable Institutions	
Baroda Personal Loan – secured	12.50 variable	\$500/- and <\$1,000/-	
-unsecured (soft loan)	14.75 fixed	\$1,000/- and <\$2,500/-	
Baroda Loan / OD against Life Policy	11.00 variable	\$2,500/- and <\$5,000/-	
Baroda Property Loans	10.50 variable	\$5,000/- and <\$10,000/-	
Baroda Educational Loan	9.50 variable	\$10,000/- and above	
Baroda Traders Loan	9.00 variable	Baroda Sahid-Citizen - Passbook & Cheque Book Savings Account	
Baroda Micro Loans	10.00 fixed	Minimum Opening Deposit - \$20	
Baroda Loan for Micro and Small	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/-	
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/-	
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/-	
Baroda Additional Assured Advance (AAA)	9.50 variable	\$5,000/- and above	
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/-	
Baroda Term Deposit MIP/QIP		\$1,000/- and <\$2,000/-	
Minimum Opening Deposit - \$500.00		\$2,000/- and <\$5,000/-	
Minimum Operating Balance - \$500.00		\$5,000/- and above	
Period		Clubs & Charitable Institutions	
1 month to less than 3 months	1.50	\$500/- and <\$1,000/-	
3 months to less than 6 months	1.50	\$1,000/- and <\$2,500/-	
6 months to less than 9 months	2.00	\$2,500/- and <\$5,000/-	
9 months to less than 12 months	2.50	\$5,000/- and <\$10,000/-	
12 months	3.25	\$10,000/- and above	
Above 12 months to less than 24 months	3.00	Baroda Small Savings Account	
24 months to less than 36 months	3.00	Minimum Opening Deposit - \$10	
36 months to less than 60 months	3.00	Minimum Operating Balance - \$10	
60 months to 120 months	3.00	Baroda Zero Balance Savings Account	
For Term Deposits of \$ 100000 and above, rates of interest are negotiable.		Minimum Opening Deposit - \$0	
Rawarwad (Recurring) Deposit		Minimum Operating Balance - \$0	
Minimum Opening Deposit - \$25.00/month		Baroda Super Saving Bank (SSSB)	
Minimum Operating Balance - \$25.00/month		Minimum Opening Deposit - \$1000	
Period		Minimum Operating Balance - \$1000	
12 months	3.25	6 months (Fixed)	
24 months	3.00	For any query or clarification please call any of our Branches at:	
36 months	3.00	Suva-3311400, Lautoka-6660811, Ba-6674555, Nadi-6700333,	
48 months	3.00	Labasa-8811583, Sigatoka-6500541, Rakiraki-6694056,	
60 months	3.00	Nausori-3478008	
72 months	3.00		
84 - 120 months	3.00		