

SCHEDULE OF INTEREST RATES

LOANS	
Quarterly Base Lending Rate (June 2025)	1.07%
PLR	3.20%
Product Baroda Home Loans – New House/Home	Interest Rate p.a. % 3.75 fixed for 1st year
improvement	3.73 lixed for 1st year
1	3.95 fixed for 2nd year
	4.99 variable thereafter
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 Enterprises	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	4 - 5 over term deposit
baroda Loan /OD against Bank's own deposit to third party above \$5000.00 and all loans/OD for	(variable)
Baroda Additional Assured Advance (AAA)	9.50 variable
TERM DEPOSITS UPTO \$99,999.99	
Product	
Baroda Term Deposit Account (Retail)	
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Operating Balance - \$500.00 Baroda Term Deposit MIP/QIP	
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	
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	-
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	
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	0.25
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 3 months to less than 6 months	0.25
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 3 months to less than 6 months 6 months to less than 9 months	0.25 0.25
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 3 months to less than 6 months 6 months to less than 9 months 9 months to less than 12 months	0.25 0.25 0.35
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 3 months to less than 6 months 6 months to less than 9 months 9 months to less than 12 months 12 months	0.25 0.25 0.35 0.60
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 3 months to less than 6 months 6 months to less than 9 months 9 months to less than 12 months 12 months Above 12 months to less than 24 months	0.25 0.25 0.35 0.60 0.60
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 Opening Balance - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 9 months to less than 12 months 12 months Above 12 months to less than 24 months 24 months to less than 36 months	0.25 0.25 0.35 0.60 0.60
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 Opening Balance - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 9 months to less than 12 months 12 months Above 12 months to less than 24 months 24 months to less than 36 months 36 month to less than 60 months	0.25 0.25 0.35 0.60 0.60
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening 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 3 months to less than 6 months 6 months to less than 9 months 9 months to less than 12 months 12 months Above 12 months to less than 24 months 24 months to less than 36 months 36 month to less than 60 months 36 month to less than 60 months	0.25 0.25 0.35 0.60 0.60 0.60 0.60
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 12 months to less than 12 months 12 months Above 12 months to less than 24 months 24 months to less than 36 months 36 month to less than 60 months 60 month to 120 months For Term Deposits of \$ 100000 and above, rangotiable.	0.25 0.25 0.35 0.60 0.60 0.60 0.60
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 12 months 12 months 12 months 12 months to less than 36 months 24 months to less than 36 months 36 month to less than 60 months 60 month to 120 months For Term Deposits of \$ 100000 and above, ranegotiable. Rawarawa (Recurring) Deposit	0.25 0.25 0.35 0.60 0.60 0.60 0.60
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Balance - \$500.00 Baroda Term Deposit MIP/QIP Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 12 months 12 months 12 months 12 months to less than 36 months 24 months to less than 36 months 36 month to less than 60 months 60 month to 120 months For Term Deposits of \$ 100000 and above, ranegotiable. Rawarawa (Recurring) Deposit Minimum Opening Deposit - \$25.00/month	0.25 0.25 0.35 0.60 0.60 0.60 0.60
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Baroda Term Deposit MIP/QIP Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 12 months 12 months 12 months 12 months to less than 36 months 24 months to less than 36 months 60 month to less than 60 months 60 month to 120 months For Term Deposits of \$ 100000 and above, renegotiable. Rawarawa (Recurring) Deposit Minimum Opening Deposit - \$25.00/month Minimum Operating Balance - \$25.00/month	0.25 0.25 0.35 0.60 0.60 0.60 0.60
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening 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 3 months to less than 6 months 6 months to less than 12 months 12 months 12 months 14 months to less than 12 months 15 months to less than 16 months 16 month to less than 60 months 17 months 18 month to less than 60 months 19 month to 120 months 10 month to 120 months 11 month to 120 months 12 month to 120 months 13 month to 120 months 14 month to 120 months 15 month to 120 months 16 month to 120 months 17 month to 120 months 18 month to 120 months 19 month to 120 months 10 month to 120 months 10 month to 120 months 11 month to 120 months 12 month to 120 months 13 month to 120 months 14 month to 120 months 15 month to 120 months 16 month to 120 months 17 month to 120 months 18 month to 120 months 19 month to 120 months 10 month to 120 months 10 month to 120 months 10 month to 120 months 11 month to 120 months 12 months 13 months to less than 24 months 14 months 15 months 16 months 17 months 18 months 19 months 10 months	0.25 0.25 0.35 0.60 0.60 0.60 0.60 0.60 tes of interest are
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Balance - \$500.00 Baroda Term Deposit MIP/QIP Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 12 months 12 months 12 months 13 months to less than 12 months 14 months to less than 16 months 15 months to less than 17 months 16 months to less than 18 months 17 months 18 months to less than 19 months 19 months to less than 10 months 10 month to 120 months 10 month to 120 months 11 month to 120 months 12 months to less than 60 months 13 month to 120 months 14 months to less than 60 months 15 month to 120 months 16 month to 120 months 17 months to less than 60 months 18 month to 120 months 19 months to 120 months 10 month to 120 months	0.25 0.25 0.35 0.60 0.60 0.60 0.60 0.60 0.60 0.60
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 12 months 12 months 12 months 12 months 14 months to less than 12 months 15 months to less than 60 months 16 month to less than 60 months 17 month to 120 months 18 month to 120 months 19 months to less than 60 months 10 month to 120 months 10 month to 120 months 11 month to 120 months 12 months to 12 months 13 month to 12 months 14 months to 12 months 15 months to 12 months 16 month to 12 months 17 months to 12 months 18 months to 12 months 19 months to 12 months 10 months 10 months 11 months 12 months	0.25 0.25 0.35 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.6
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 12 months 12 months 12 months 12 months 13 months to less than 9 months 14 months to less than 6 months 15 months to less than 6 months 16 month to less than 60 months 17 months to less than 60 months 18 month to less than 60 months 19 months to less than 60 months 10 month to 120 months 11 months 12 months to less than 60 months 13 month to 120 months 14 months to 150 months 15 months to 150 months 16 month to 150 months 17 months 18 months 18 months 18 months 19 months 10 months 10 months 11 months 12 months	0.25 0.25 0.35 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.6
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Minimum Opening Deposit - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 12 months 12 months 12 months 14 months to less than 12 months 15 months to less than 6 months 16 month to less than 6 months 17 months 18 months to less than 18 months 19 months to less than 19 months 10 months 11 months 12 months 12 months 13 months to less than 24 months 14 months to less than 60 months 15 month to less than 60 months 16 month to 120 months 17 months 18 months 19 months 19 months 10 months 10 months 11 months 12 months 13 months 14 months 15 months 16 months 17 months 18 months	0.25 0.25 0.35 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.6
Baroda Term Deposit Account (Retail) Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Minimum Opening Balance - \$500.00 Baroda Term Deposit MIP/QIP Minimum Opening Deposit - \$500.00 Minimum Opening Balance - \$500.00 Period 1 month to less than 3 months 3 months to less than 6 months 6 months to less than 9 months 12 months 12 months 12 months 13 months to less than 12 months 14 months to less than 16 months 15 months to less than 17 months 16 months to less than 18 months 17 months 18 months to less than 19 months 19 months to less than 10 months 10 month to 120 months 10 month to 120 months 11 month to 120 months 12 months to less than 60 months 13 month to 120 months 14 months to less than 60 months 15 month to 120 months 16 month to 120 months 17 months to less than 60 months 18 month to 120 months 19 months to 120 months 10 month to 120 months	0.25 0.25 0.35 0.60 0.60 0.60 0.60 0.60 0.60 0.60 0.6

TEREST RATES	
SAVINGS PRODUCTS	
Product	Interest Rate p.a. %
- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
Baroda PassBook Savings Account (Without Cheque Book)	
Minimum Opening Deposit - \$50	
Minimum Operating Balance - \$50	
General, NRE, Clubs & Charitable Institutions	NE
Less Than F\$1000	Nil
F\$1000 upto F\$10,000	0.10%
F\$10,000 upto F\$100,000	
F\$100,000 & Above Students	0.40%
Students	
On Entire Minimum Balance of the Month	0.35%
Baroda Senior Citizen - Passbook & Cheque Book Savings Account	
Minimum Opening Deposit - \$20	
Minimum Operating Balance - NIL	
On Entire Minimum Balance of the Month	0.35%
Baroda Cheque Book Savings Account Minimum Opening Deposit - \$250	
Minimum Operating Balance - \$250	
General, NRE, Clubs & Charitable Institutions	
Less Than F\$1000	Nil
F\$1000 upto F\$10,000	0.10%
F\$10,000 upto F\$100,000	0.30%
F\$100,000 & Above	0.40%
Students	
On Entire Minimum Balance of the Month	0.35%
Baroda Small Savings Account	0.35%
Minimum Opening Deposit - \$10	
Minimum Operating Balance - \$10	
Baroda Zero Balance Savings Account	0.35%
Minimum Opening Deposit - \$0	
Minimum Operating Balance - \$0	
Baroda Super Saving Bank (BSSB)	
Minimum Opening Deposit - \$1000	
Minimum Operating Balance - \$1000	
On Minimum Balance in the account (Except Auto	
Sweep Amount)	Nil
On Sweep Amount to Short Term Deposit Maintained for 6 Month	Rate Applicable for -6 - Months Time Deposit
For any query or clarification please call any of c	
Suva-3311400/7734221, Lautoka-7760640, Ba-77	64555, Nadi-7760333,
Labasa-7781588, Nausori-7738088	