



SCHEDULE OF INTEREST RATES

LOANS	
Quarterly Base Lending Rate (June 2025)	1.07%
PLR	3.20%
Product	Interest Rate p.a. %
Baroda Home Loans – New House/Home improvement	3.75 fixed for 1st year
	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 third party above \$5000.00 and all loans/OD for	4 - 5 over term deposit (variable)
Baroda Additional Assured Advance (AAA)	9.50 variable
TERM DEPOSITS UPTO \$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	0.25
3 months to less than 6 months	0.25
6 months to less than 9 months	0.25
9 months to less than 12 months	0.35
12 months	0.60
Above 12 months to less than 24 months	0.60
24 months to less than 36 months	0.60
36 month to less than 60 months	0.60
60 month to 120 months	0.60
For Term Deposits of \$ 100000 and above, rates of interest are negotiable.	
Rawarawa (Recurring) Deposit	
Minimum Opening Deposit - \$25.00/month	
Minimum Operating Balance - \$25.00/month	
Period	
12 months	0.60
24 months	0.60
36 months	0.60
48 months	0.61
60 months	0.61
72 months	0.61
84 - 120 months	0.61-0.62

SAVINGS PRODUCTS	
Product	Interest Rate p.a. %
Baroda PassBook Savings Account (Without Cheque Book)	
Minimum Opening Deposit - \$50	
Minimum Operating Balance - \$50	
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 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 our Branches at:
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