

|                                           |      |      |
|-------------------------------------------|------|------|
| <b>Baroda Small Saving Account</b>        | 0.55 | 0.55 |
| Minimum Opening Deposit - \$10            |      |      |
| Minimum Operating Balance - \$10          |      |      |
| <b>Baroda Zero Balance Saving Account</b> | 0.55 | 0.55 |
| Minimum Opening Deposit - \$0             |      |      |
| Minimum Operating Balance - \$0           |      |      |
| <b>Baroda Super Saving Bank (BSSB)</b>    |      |      |
| Minimum Opening Deposit - \$1000          | 0.30 | 0.30 |
| Minimum Operating Balance - \$1000        |      |      |
| 6 months (Fixed)                          | 1.50 | 1.50 |

#### IMPORTANT CUSTOMER NOTICE

This Brochure contains current interest rates applicable on Deposit schemes. Bank of Baroda reserves the right to vary interest rates. 7 days prior notice through acceptable media will be given in the event of decrease of Interest Rates on Deposits.

Rates are applicable from 24th August 2020

Contact your nearest Branch for more information

|                                                  |                                                  |
|--------------------------------------------------|--------------------------------------------------|
| Suva Ph:3311400<br>suva@bankofbaroda.com         | Ba Ph:6674555<br>ba@bankofbaroda.com             |
| Labasa, Ph: 8811588<br>labasa@bankofbaroda.com   | Rakiraki Ph:6694056<br>rakiraki@bankofbaroda.com |
| Lautoka Ph:6660811<br>lautoka@bankofbaroda.com   | Nadi Ph:6700333<br>nadi@bankofbaroda.com         |
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**Website: [www.bankofbaroda-fiji.com](http://www.bankofbaroda-fiji.com)**



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

# DISCLOSURE OF INTEREST RATES DEPOSITS



**Bank of Baroda**

**Bank of Baroda Building, 86-88, Mark Street,**

**GPO Box 57, Suva Fiji**

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**Website: [www.bankofbaroda-fiji.com](http://www.bankofbaroda-fiji.com)**

| TERM DEPOSITS UPTO<br>\$99,999.99             | Present Interest Rate |                                | Proposed Interest Rate |                                |
|-----------------------------------------------|-----------------------|--------------------------------|------------------------|--------------------------------|
|                                               | Interest Rate p.a. %  | Effective Interest Rate p.a. % | Interest Rate p.a. %   | Effective Interest Rate p.a. % |
| 1 month to less than 3 months                 | 0.60                  | 0.60                           | 0.50                   | 0.50                           |
| Above 3 months to less than 6 months          | 0.75                  | 0.75                           | 0.75                   | 0.75                           |
| Above 6 months to less than 9 months          | 1.00                  | 1.00                           | 1.00                   | 1.00                           |
| Above 9 months to less than 12 months         | 1.50                  | 1.50                           | 1.50                   | 1.50                           |
| 12 months                                     | 2.25                  | 2.25                           | 1.75                   | 1.75                           |
| <b>Above 12 months to less than 24 months</b> | 2.00                  | 2.00                           | 1.75                   | 1.75                           |
| 24 months to less than 36 months              | 2.00                  | 2.00                           | 1.75                   | 1.75                           |
| 36 months to less than 60 months              | 2.00                  | 2.00                           | 1.75                   | 1.75                           |
| 60 months to 120 months                       | 2.00                  | 2.00                           | 1.75                   | 1.75                           |
| <b>TERM DEPOSITS OF \$100,000 AND ABOVE</b>   | Negotiable            |                                |                        |                                |

| Rawarawa (Recurring) Deposit | Present (P.A.)       |                                | Proposed             |                                |
|------------------------------|----------------------|--------------------------------|----------------------|--------------------------------|
|                              | Interest Rate p.a. % | Effective Interest Rate p.a. % | Interest Rate p.a. % | Effective Interest Rate p.a. % |
| 12 months                    | 2.00                 | 2.02                           | 1.75                 | 1.76                           |
| 24 months                    | 2.00                 | 2.04%                          | 1.75                 | 1.78                           |
| 36 months                    | 2.00                 | 2.06%                          | 1.75                 | 1.79                           |
| 48 months                    | 2.00                 | 2.08%                          | 1.75                 | 1.81                           |
| 60 months                    | 2.00                 | 2.10%                          | 1.75                 | 1.82                           |
| <b>72 months</b>             | 2.00                 | 2.12%                          | 1.75                 | 1.84                           |
| 84 months                    | 2.00                 | 2.14%                          | 1.75                 | 1.86                           |
| 96 months                    | 2.00                 | 2.16%                          | 1.75                 | 1.87                           |
| 108 months                   | 2.00                 | 2.19%                          | 1.75                 | 1.89                           |
| 120 months                   | 2.00                 | 2.21%                          | 1.75                 | 1.91                           |

## SAVING PRODUCTS

| Interest will be payable monthly on monthly minimum balance in the accounts. | Interest Rate p.a. % | Effective Interest Rate p.a. % |
|------------------------------------------------------------------------------|----------------------|--------------------------------|
| <b>Baroda Passbook Saving Account (Without Cheque Book)</b>                  |                      |                                |
| Minimum Opening Deposit - \$50                                               |                      |                                |
| Minimum Operating Balance - Nil                                              |                      |                                |
| Maintenance Fee - \$3 per month                                              |                      |                                |
| <b>General, Students, NRE</b>                                                |                      |                                |
| \$500/- and <\$1,000/-                                                       | 0.1                  | 0.1                            |
| \$1,000/- and <\$2,000/-                                                     | 0.15                 | 0.15                           |
| \$2,000/- and <\$5,000/-                                                     | 0.3                  | 0.3                            |
| \$5,000/- and above                                                          | 0.55                 | 0.55                           |
| <b>Clubs &amp; Charitable Institutions</b>                                   |                      |                                |
| \$500/- and <\$1,000/-                                                       | 0.1                  | 0.1                            |
| \$1,000/- and <\$2,500/-                                                     | 0.15                 | 0.15                           |
| \$2,500/- and <\$5,000/-                                                     | 0.3                  | 0.3                            |
| \$5,000/- and <\$10,000/-                                                    | 0.5                  | 0.5                            |
| \$10,000/- and above                                                         | 0.55                 | 0.55                           |

|                                                                           |      |      |
|---------------------------------------------------------------------------|------|------|
| <b>Baroda Senior Citizen - Passbook &amp; Cheque Book Savings Account</b> |      |      |
| Minimum Opening Deposit - \$20                                            |      |      |
| Minimum Operating Balance - Nil                                           |      |      |
| \$500/- and <\$1,000/-                                                    | 0.25 | 0.25 |
| \$1,000/- and <\$2,500/-                                                  | 0.3  | 0.3  |
| \$2,500/- and <\$5,000/-                                                  | 0.5  | 0.5  |
| \$5,000/- and above                                                       | 0.6  | 0.6  |

| Interest will be payable monthly on monthly minimum balance in the accounts. | Interest Rate p.a. % | Effective Interest Rate p.a. % |
|------------------------------------------------------------------------------|----------------------|--------------------------------|
| <b>Baroda Cheque Book Saving Account</b>                                     |                      |                                |
| Minimum Opening Deposit - \$250                                              |                      |                                |
| Minimum Operating Balance - \$250                                            |                      |                                |