



बैंक ऑफ़ बड़ौदा
Bank of Baroda

BARODA RAWARAWA DEPOSIT

Contact your nearest Branch for more information

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Bank of Baroda

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BARODA RAWARAWA DEPOSIT

Baroda Rawarawa Deposit is a recurring Deposit Account ideal for salary earners or other individuals having regular source of income.

Key Features:

- Minimum Deposit \$25 per month or in the multiple of \$25.
- Period -12, 24,36,48,60,72,84 or 120 months
- Loan facility against the security of Deposit
- Prepayment option available

Who can open the Account

- Individual (Singly or Jointly)
- Illiterates
- Literate Minors in the age group of 10 years and above (singly or jointly with Guardian)
- Minors below 10 years of age jointly with Guardians

How to open an account

The account can be opened in any of the branches of Bank of Baroda in Fiji by submitting following documents:

1. Recurring Deposit Account Opening Form.
2. Know your customer information / Documents in support of following to the satisfaction of the bank.

a. Name	b. Address	c. Date of Birth
d. Occupation	e. Specimen Signature	
f. Citizenship	g. TIN	
h. Source of Funds		
3. One latest Passport size photograph.
4. For non-Fiji Citizens following additional documents are required:
 - a current and valid passport of any other travel document issued by a foreign government or recognised international organisation
 - current and valid work, business or other permit or visa issued by the Fiji Immigration Department

- current and valid employment or student status document issued by the customer's employer or the education institute in Fiji.
- Any other document stipulated by regulatory agencies from time to time.

5. Minimum Deposit of \$25 at the Branch where account is to be opened.

Additional Information

- Interest on Recurring Deposit will be paid at the time of maturity after deduction of Resident Individual Withholding Tax (RIWT)/ Non Resident Individual Withholding Tax (NRIWT) applicable as per FRCS guideline.
- For rate of interest please refer interest rate brochure.
- Prepayment of Recurring Deposit / Payment of interest on prepaid deposit will be at the sole discretion of the Bank
- No renewal is allowed.
- Part closure is not allowed.
- Partial withdrawal of interest not allowed
- Customer is issued a Recurring Deposit Pass Book containing the details of Recurring Deposit Account. The Passbook is to be produced by the customer at the time of payment / obtaining loan. Therefore customer to keep the Pass Book safe.
- For Clarification or any other information please contact any of our branches in Fiji
- Terms and Conditions apply

Fees and Charges

Description	Charges	Remarks
Minimum Opening Balance	\$25 per month or in the multiple of F\$25.	
Issuance of Passbook	Free	
Late deposit of instalment	\$2.00 per month	
Pre-payment (before maturity)	\$25.00	
Maturity withdrawal	Nil	
Interest on prepayment (before maturity)	50% of applicable interest rate at time of investment. Applicable interest shall be carried for actual period fund was invested	