

DISCLOSURE OF INTEREST RATES

LENDING

Contact your nearest Branch for more information

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Name Of Product	Interest Rate
Baroda Home Loan/ Home improvement Loan	3.75 fixed for 1st year
	3.95 fixed for 2nd year
	4.99 variable
Business/ Commercial OD/ Loan	
Less than \$50,000/-	11.00 variable
\$50,000/- to \$200,000/-	10.00 variable
Above \$ 200,000/-	Negotiable
Baroda Farm Loan	10.50 variable
Baroda Car Ioan	9.50 variable
Baroda Personal Loan – secured	12.50 Variable
Baroda Personal Loan -unsecured (soft loan)	14.75 fixed
Baroda Loan / OD against Life Policy	11.00 variable
Baroda Property Loan	10.50 variable
Baroda Educational Loan	9.50 variable
Baroda Traders Loan	9.00 variable
Baroda Micro Loan	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 up to \$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 business purposes	4 to 5 percent over term deposit (variable)
Baroda AAA Loan	9.50% variable

* Terms & Conditions apply.