

No.BCC:ISD/107/16/510

The Vice President
BSE Ltd.,
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001
BSE CODE- 532134

E-mail: "corp.relations@bseindia.com"

The Vice President
National Stock Exchange of India Ltd.
Exchange Plaza,
Bandra Kurla Complex, Bandra (E)
Mumbai - 400 051
NSE CODE - BANKBARODA

Date: 01st October 2015

Email: "cmlist@nse.co.in"

Dear Sir / Madam,

Re: Bank of Baroda - Revision of Interest Rates on all Term Deposits w.e.f. date 05.10.2015

We advise that our Bank has decided to revise the rates of interest payable on all term deposits applicable to the renewal of existing deposits and fresh deposits, with effect from <u>05th October 2015</u> as per details enclosed.

We request you to take note of the above pursuant to clause 36 of the Listing Agreement.

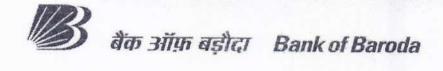
Kindly upload the information on your website.

Yours faithfully,

M. L. Jain DGM - Company Secretary & Compliance

Encl: As above

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BCC: BR: 107/480

DATE 30 SEPTEMBER 2015

ISSUED BY TREASURY & INVESTMENTS DEPARTMENT

CIRCULAR TO ALL BRANCHES IN INDIA

Dear Sir,

SUB : FILE : DEP-2

Re: Revision of interest rates on all term deposits w.e.f. Date 05.10.2015

It has been decided to revise the rates of interest payable on all term deposits, applicable to the renewal of existing deposits and fresh deposits, with effect from 05thOctober, 2015.

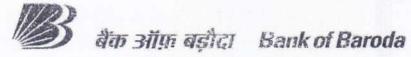
With the above revision, Rates of Interest on Domestic Term Deposits, NRO Deposits & NRE Deposits of all buckets will be as under:

1. For Domestic Term Deposits & NRO Deposits [Per Annum] [Fresh & Renewal]

	Existing	Proposed ROI for deposits below ₹1 crore	
Maturity Range	ROI for deposits below ₹1 crore		
	(w.e.f. 10.08.15)	(w.e.f 05.10.2015)	
7 to14 Days	4.50%	4.50%	
15 to 45 Days	4.50%	4.50%	
46 to 90 Days	6.50%	6.50%	
91 to 180 Days	7.00%	6.75%	
181 to 270 Days	7.50%	7.30%	
271 days & above and less than 1 year	7.75%	7.50%	
1 year and above upto 2 Years	8.00%	7.75%	
Above 2 Years and upto 3 Years	8.00%	7.75%	
1111 Days (Baroda Maha Utsav Deposit Scheme)	8.00%	7.75%	
Above 3 Years and upto 5 Years	8.00%	7.75%	
Above 5 Years and upto 8 Years	7.75%	7.50%	
Above 8 Years and upto 10 Years	7.75%	7.50%	



ट्रेजरी शाखा, 4था तल, बडौदा सन् टावर, सी-34, जी ब्लोक, बन्द्रा कुर्ला कोम्प्लेक्स, मुंबई 400 051. Page 1 of 5 Treasury Branch, 4th Floor, Baroda Sun Tower, C-34, G Block, Bandra Kurla Complex, Mumbai 400 051. टेलीफोन / telephone: 022-6636 3636 फेक्स / fax: 022-67592840



NRE Term (Rupee) Deposits [Fresh & Renewal]

	Existing	Proposed
Maturity Range	ROI for deposits	below ₹1 crore
	(w.e.f. 10.08.15)	(w.e.f 05.10.2015)
1 year and above up to 2 Years	8.00%	7.75%
Above 2 Years and up to 3 Years	8.00%	7.75%
Above 3 Years and up to 5 Years	8.00%	7.75%
Above 5 Years and up to 8 Years	7.75%	7.50%
Above 8 Years and up to 10 Years	7.75%	7.50%

Baroda Tax Saving Term Deposit

Maturity	Existing	Proposed
Range Tax Savings Scheme:	ROI for deposits	below ₹1 crore
	(w.e.f. 10.08.15)	(w.e.f 05.10.2015)
For 5 years	8.00%	7.75%
Above 5 years and up to 6 years 3 months*	7.75%	7.50%
Above 6 years 3 months up to 10 years*	7.75%	7.50%

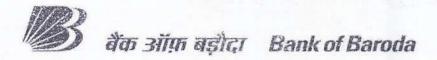
^{*}Premature withdrawal not allowed before completion of 5 years except in case of death of the customer

For Baroda Double Dhamaka Fixed Deposits [Per Annum] [Fresh & Renewal]

Existing (w.e.f 10.08.2015)		Proposed (w.e.f 05.10.2015)			
ROI for d	eposits b	elow ₹1 crore			
	ROI Maturity Range				
General Public: Period: 108 Months and 12 days	7.75%	General Public: Period: 112 Months	7.50%		
Senior Citizens: Period: 101 Months and 27 days	8.25%	Senior Citizens: Period: 105 months and 3 days	8.00%		
Staff: Period: : Period: 96 Months and 04 days	8.75%	Staff: Period: 99 months	8.50%		
Staff Senior Citizen: Period: 91 months only	9.25%	Staff Senior Citizen: Period: 93 months and 16 days	9.00%		



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Interest Rate on Baroda Double Dhamaka NRE Term Deposit [Fresh & Renewal]

Existing (w.e.f 10,08.15)		Proposed (w.e.f 05.10.2015)		
ROLF	or depos	its below ₹1 crore		
Maturity Range	ROI	Maturity Range	ROI	
General Public: 108 Months and 12 days		General Public: Period: 112 Months	7.50%	

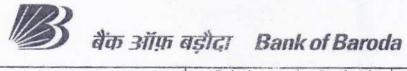
2. For Domestic & NRO Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

The existing and the suggested changes of interest rates for term deposits of ₹1 crore & above are as under:

	Existing	Revised		
Maturity Range	ROI for deposits ₹1cr. to ₹10 cr.			
	(w.e.f. 07.09.15)	(w.e.f 05.10.2015)		
7 to14 Days	4.50%	4.50%		
15 to 45 Days	4.50%	4.50%		
46 to 90 Days	6.50%	6.25%		
91 to 180 Days	7.00%	6.75%		
181 to 270 Days	7.25%	7.00%		
271 Days to Less than 1 Year	7,25%	7.00%		
1 year	7.50%	7.25%		
Above 1year up to 2 years	7.50%	7.25%		
Above 2years up to 3 years	7.50%	7.25%		
Above 3years up to 10 years	7.50%	7.25%		



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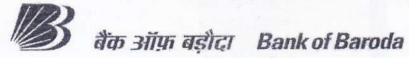


	Existing	Revised	Existing	Revised
Maturity Range	ROI for dep ₹10cr. to	osits Above ₹25 cr.	ROI for deposits Above ₹25cr. to ₹50 cr.	
	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)
7 to14 Days	4.50%	4.50%	4.50%	4.50%
15 to 45 Days	4.50%	4.50%	4.50%	4.50%
46 to 90 Days	6.50%	6.25%	6.50%	6.25%
91 to 180 Days	6.75%	6.50%	6.75%	6.50%
181 to 270 Days	7.00%	6.75%	7.00%	6.75%
271 Days to Less than 1 Year	7.25%	7.00%	7.25%	7.00%
1 year	7.50%	7.25%	7.50%	7.25%
>1yr up to 2 years	7.50%	7.25%	7.50%	7.25%
>2yrs up to 3 years	7.50%	7.25%	7.50%	7.25%
>3yrs up to 10 years	****	****	****	****

Maturity Range	Existing	Revised	Existing	Revised
		osits Above ₹100 cr.	ROI for deposits Above ₹100 cr.	
	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)
7 to14 Days	4.50%	4.50%	4.50%	4.50%
15 to 45 Days	4.50%	4.50%	4.50%	4.50%
46 to 90 Days	6.50%	6.25%	6.50%	6.25%
91 to 120 Days	6.75%	6.50%	6.75%	6.50%
121 to 180 Days	6.75%	6.50%	6.75%	6.50%
181 to 239 Days	7.00%	6.75%	7.00%	6.75%
240 Days to 270 Days	7.00%	6.75%	7.00%	6.75%
271 Days to 330 Days	7.25%	7.00%	7.25%	7.00%
331 Days to Less than 1 Year	7.25%	7.00%	7.25%	7.00%
1 year	7.50%	7.25%	7.50%	7.25%
>1yr up to 2 years	****	****	****	****
>2yrs up to 3 years	****	****	****	****
>3yrs up to 10 years	****	****	****	****



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3. NRE Term & Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

Maturity Range	Rs.1 crore to Rs. 10 crores			
	(w.e.f. 07.09.15)	(w.e.f 05.10.2015)		
1 Year	7.50%	7.25%		
Above 1 year up to 2 years	7.50%	7.25%		
Above 2 years up to 3 years	7.50%	7.25%		
Above 3 years up to 10 years	7.50%	7.25%		

NRE TERM (RUPEE) DEPOSITS

	Existing	Revised	Existing	Revised
Maturity Range		eposits above o ₹25 cr.	ROI for deposits above ₹25cr. to ₹50 cr.	
	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)	(w.e.f. 0.08.15)	(w.e.f 05.10.2015)
1 year	7.50%	7.25%	7.50%	7.25%
Above 1year up to 2 years	7.50%	7.25%	7.50%	7.25%
Above 2years up to 3 years	7.50%	7.25%	7.50%	7.25%

NRE TERM (RUPEE) DEPOSITS

	Existing	Revised	Existing	Revised
Maturity Range		deposits above to ₹100 cr.	ROI for deposits above ₹100 cr.	
	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)	(w.e.f. 20.08.15)	(w.e.f 05.10.2015)
1 year	7.50%	7.25%	7.50%	7.25%

Capital Gain Accounts Scheme, 1988

For all Deposits under Capital Gain Accounts Scheme, 1988, interest rate will be applicable as per normal time & period.

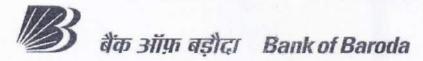
Domestic Term Deposits for Senior Citizens

You may continue to pay an additional interest of 0.50% on domestic term deposits of less than Rs.1 crore from Senior Citizens for all maturities in terms of circular No. BCC:BR: 98/225 dated August 17, 2006 in this regard.

Please note that as per our earlier circular No. BCC:BR:100/4 dated 1st January 2008, in the case of retired Staff members who are Senior Citizens resident in India, branches are authorized to pay additional interest of 1.50% per annum (i.e. 1% normal staff

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privilege plus 0.50% as a benefit to Senior Citizen) on their fresh term deposits and renewals of existing resident Term Deposits of less than Rs.1 crore for maturities from 15 days to 10 years.

Further, as per circular No.BCC:WB:DFB:104/116 dated 16.10.12, no additional benefit of one percent per annum in interest rate, to bank's own staff on deposits under NRE/NRO is to be given as per RBI guidelines.

Yours faithfully,

D. N. Jhurmarvala General Manager

Shrispal

(Treasury & Investments)

K W