



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

No.BCC:ISD/107/16/566

Date: 04th November 2015

<p>The Vice President BSE Ltd., Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001 BSE CODE- 532134 E-mail : "corp.relations@bseindia.com"</p>	<p>The Vice President National Stock Exchange of India Ltd. Exchange Plaza, Bandra Kurla Complex, Bandra (E) Mumbai - 400 051 NSE CODE - BANKBARODA Email : "cmlist@nse.co.in"</p>
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Dear Sir / Madam,

Re: Bank of Baroda - Revision of Interest Rates on Term Deposits w.e.f. date 05.11.2015

We advise that our Bank has decided to revise the rates of interest payable on Domestic Term Deposits including NRE (TD) across various maturities for Rs.1/- crore and above. The revision will be applicable to the renewal of existing deposits and fresh deposits, with effect from 05th November 2015 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

बड़ौदा कार्पोरेट सेन्टर, सी-26, जी-ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर.), मुंबई - 400 051, भारत.

Baroda Corporate Centre, C-26, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051, India.

फोन / Phone : 91 22 6698 5812 / 5846 • फैक्स / Fax : 91 22 2652 6660

ई-मेल / E-mail : companysecretary.bcc@bankofbaroda.com • वेब / Web : www.bankofbaroda.com



बैंक ऑफ बड़ौदा Bank of Baroda

BCC: BR: 107/541

DATE 04 NOVEMBER 2015

ISSUED BY TREASURY & INVESTMENTS
DEPARTMENT

CIRCULAR TO ALL BRANCHES IN INDIA

SUB : FILE : DEP-2

Dear Sir,

Re: Revision of interest rates on Term Deposits w.e.f. Date 05.11.2015

It has been decided to revise the rates of interest payable on Domestic Term Deposits including NRE (TD) across various maturities for ₹1 crore and above. The revision will be applicable to the renewal of existing deposits and fresh deposits, with effect from 05th November, 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 & NRO Bulk Deposit Rates [Per Annum] [Fresh & Renewal]

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

Maturity Range	Existing	Revised
	ROI for deposits ₹1cr. to ₹10 cr.	
	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)
7 to14 Days	4.50%	4.50%
15 to 45 Days	4.50%	4.50%
46 to 90 Days	6.25%	6.00%
91 to 180 Days	6.75%	6.25%
181 to 270 Days	7.00%	6.40%
271 Days to Less than 1 Year	7.00%	6.60%
1 year	7.25%	6.75%
Above 1year up to 2 years	7.25%	6.75%
Above 2years up to 3 years	7.25%	6.75%
Above 3years up to 10 years	7.25%	6.75%

ट्रेजरी शाखा, 4था तल, बड़ौदा सन टावर, सी-34, जी ब्लॉक, बन्द्रा कुर्ला कॉम्प्लेक्स, मुंबई 400 051. Page 1 of 4
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



बैंक ऑफ़ बड़ोदा Bank of Baroda

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits Above ₹10cr. to ₹25 cr.		ROI for deposits Above ₹25cr. to ₹50 cr.	
	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)
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	6.25%	6.00%	6.25%	6.00%
91 to 180 Days	6.50%	6.25%	6.50%	6.25%
181 to 270 Days	6.75%	6.40%	6.75%	6.40%
271 Days to Less than 1 Year	7.00%	6.60%	7.00%	6.60%
1 year	7.25%	6.75%	7.25%	6.75%
>1yr up to 2 years	7.25%	6.75%	7.25%	6.75%
>2yrs up to 3 years	7.25%	6.75%	7.25%	6.75%
>3yrs up to 10 years	****	****	****	****

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits Above ₹50cr. to ₹100 cr.		ROI for deposits Above ₹100 cr.	
	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)
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	6.25%	6.00%	6.25%	6.00%
91 to 120 Days	6.50%	6.25%	6.50%	6.25%
121 to 180 Days	6.50%	6.25%	6.50%	6.25%
181 to 239 Days	6.75%	6.40%	6.75%	6.40%
240 Days to 270 Days	6.75%	6.40%	6.75%	6.40%
271 Days to 330 Days	7.00%	6.60%	7.00%	6.60%
331 Days to Less than 1 Year	7.00%	6.60%	7.00%	6.60%
1 year	7.25%	6.75%	7.25%	6.75%
>1yr up to 2 years	****	****	****	****
>2yrs up to 3 years	****	****	****	****
>3yrs up to 10 years	****	****	****	****

AGC



बैंक ऑफ बडौदा Bank of Baroda

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

NRE TERM (RUPEE) DEPOSITS

Maturity Range	Rs.1 crore to Rs. 10 crores	
	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)
1 Year	7.25%	6.75%
Above 1 year up to 2 years	7.25%	6.75%
Above 2 years up to 3 years	7.25%	6.75%
Above 3 years up to 10 years	7.25%	6.75%

NRE TERM (RUPEE) DEPOSITS

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹10cr. to ₹25 cr.		ROI for deposits above ₹25cr. to ₹50 cr.	
	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)
1 year	7.25%	6.75%	7.25%	6.75%
Above 1 year up to 2 years	7.25%	6.75%	7.25%	6.75%
Above 2 years up to 3 years	7.25%	6.75%	7.25%	6.75%

NRE TERM (RUPEE) DEPOSITS

Maturity Range	Existing	Revised	Existing	Revised
	ROI for deposits above ₹50cr. to ₹100 cr.		ROI for deposits above ₹100 cr.	
	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)	(w.e.f 05.10.2015)	(w.e.f 05.11.2015)
1 year	7.25%	6.75%	7.25%	6.75%
Above 1 year to 16 months	****	****	****	****
Above 16 months up to 2 years	****	****	****	****
Above 2 years up to 3 years	****	****	****	****
Above 3 years up to 4 years	****	****	****	****

Handwritten initials/signature



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

☛ **Capital Gain Accounts Scheme, 1988**

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

☛ **Approval from Treasury for accepting/quoting for Bulk Deposits above ₹ 25 crore.**

In respect of deposit of above ₹25 cr. the Bank will have the sole discretion to either accept or reject the offer, depending upon the Bank's requirement.

Branches are advised to obtain prior approval from Treasury through their Regional Offices before accepting/submitting Bids/Quotes for any single deposit of more than ₹25 crore from any customer.

Branches are also advised to report to Treasury immediately on receipt of any deposit in excess of ₹25 cr.

Yours faithfully,

D. N. Jhurmarvala
General Manager
(Treasury & Investments)