



बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

DISCLOSURE OF INTEREST RATES

LENDING

Bank of Baroda

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Name of Product	Interest Rate p.a. %	Effective Interest Rate p.a. %
Baroda Home Loan/ Home improvement Loan	4.50 fixed for 1st year	4.59 fixed for 1st year
	4.50 fixed for 2nd year	4.59 fixed for 2nd year
	6.15 variable thereafter	6.32 variable thereafter
Business/ Commercial OD/ Loan		
Less than \$50,000/-	11.00 variable	11.57 variable
\$50,000/- to \$200,000/-	10.00 variable	10.47 variable
Above \$ 200,000/-	Negotiable	Depends on the interest rate charged
Baroda Farm Loan	10.50 variable	11.02 variable
Baroda Car loan	8.50 variable	8.84 variable
Baroda Personal Loan – secured	12.50 variable	13.24 variable
Baroda Personal Loan -unsecured (soft loan)	14.75 fixed	15.78 fixed
Baroda Loan / OD against Life Policy	10.50 variable	11.02 variable
Baroda Property Loan	10.50 variable	11.02 variable
Baroda Educational Loan	8.50 variable	8.84 variable
Baroda Traders Loan	8.50 variable	8.84 variable
Baroda Micro Loan	10.00 fixed	10.47 fixed
Baroda Loan for Micro and Small Enterprises	10.50 variable	11.02 variable
Baroda Loan / OD against Bank's own deposit	3.00% over term deposit (variable)	Depends on interest rate charged on term deposit
Baroda Loan / OD against Bank's own deposit to third party up to \$5000.00	3.75% over term deposit (variable)	Depends on interest rate charged on term deposit
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)	Depends on interest rate charged on term deposit

* Terms & Conditions apply.

IMPORTANT CUSTOMER NOTICE

This Brochure contains current interest rates applicable on Lending schemes. Bank of Baroda reserves the right to vary interest rates.

For any increase of Lending Rates 7 days prior notice through acceptable media will be given. For any increment on variable interest rates on existing credit contracts, 30 days prior notice through acceptable media will be given.

Rates are applicable from 1st January 2013