

SAVING PRODUCTS

Interest will be payable monthly on monthly minimum balance in the accounts.	Interest Rate p.a. %	Effective Interest Rate p.a. %
\$2,000/- and <\$5,000/-	0.60	0.60
\$5,000/- and above	0.75	0.75
Clubs & Charitable Institutions		
\$500/- and <\$1,000/-	0.20	0.20
\$1,000/- and <\$2,500/-	0.35	0.35
\$2,500/- and <\$5,000/-	0.60	0.60
\$5,000/- and <\$10,000/-	0.75	0.75
\$10,000/- and above	0.85	0.85
Baroda Small Saving Account	2.00	2.02
Minimum Opening Deposit - \$10		
Minimum Operating Balance - \$10		
Baroda Zero Balance Saving Account	2.00	2.02
Minimum Opening Deposit - \$0		
Minimum Operating Balance - \$0		

* Terms & Conditions apply.

IMPORTANT CUSTOMER NOTICE

This Brochure contains current interest rates applicable on Deposit schemes. Bank of Baroda reserves the right to vary interest rates. 7 days prior notice through acceptable media will be given in the event of decrease of Interest Rates on Deposits.

Rates are applicable from 1st January 2013



बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

DISCLOSURE OF INTEREST RATES

DEPOSITS

Bank of Baroda

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	Interest Rate p.a. %	Effective Interest Rate p.a. %
TERM DEPOSITS UPTO \$99,999.99		
Baroda Term Deposit Account (Retail)		
Minimum Opening Deposit - \$500.00		
Minimum Operating Balance - \$500.00		
Baroda Term Deposit MIP/QIP		
Minimum Opening Deposit - \$500.00		
Minimum Operating Balance - \$500.00		
Period		
1 month to less than 3 months	1.00	1.00
3 months to less than 6 months	1.10	1.11
6 months to less than 9 months	2.00	2.02
9 months to less than 12 months	2.50	2.53
12 months	2.75	2.78
Above 12 months to less than 24 months	3.00	3.04
24 months to less than 36 months	3.25	3.30
36 month to less than 60 months	3.50	3.56
60 month to 120 months	3.50	3.56
TERM DEPOSITS OF \$100,000 AND ABOVE	Negotiable	<i>Depends on the interest rate offered</i>
Rawarawa (Recurring) Deposit		
Minimum Opening Deposit - \$25.00 per month		
Minimum Operating Balance - \$25.00 per month		
Period		
12 months	2.00	2.02
24 months	2.25	2.27
36 months	2.50	2.53
48 months	3.00	3.04
60 months	3.50	3.56
72 months	3.75	3.82
84 months	4.00	4.07
96 months	4.00	4.07
108 months	4.00	4.07
120 months	4.00	4.07

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Interest will be payable monthly on monthly minimum balance in the accounts.	Interest Rate p.a. %	Effective Interest Rate p.a. %
Baroda Passbook Saving Account (Without Cheque Book)		
Minimum Opening Deposit - \$50		
Minimum Operating Balance - \$50		
General, Students, NRE		
\$500/- and <\$1,000/-	0.20	0.20
\$1,000/- and <\$2,000/-	0.35	0.35
\$2,000/- and <\$5,000/-	0.60	0.60
\$5,000/- and above	0.75	0.75
Clubs & Charitable Institutions		
\$500/- and <\$1,000/-	0.20	0.20
\$1,000/- and <\$2,500/-	0.35	0.35
\$2,500/- and <\$5,000/-	0.60	0.60
\$5,000/- and <\$10,000/-	0.75	0.75
\$10,000/- and above	0.85	0.85
Baroda Senior Citizen - Passbook & Cheque Book Savings Account		
Minimum Opening Deposit - \$20		
Minimum Operating Balance - Nil		
\$500/- and <\$1,000/-	0.25	0.25
\$1,000/- and <\$2,500/-	0.40	0.40
\$2,500/- and <\$5,000/-	0.65	0.65
\$5,000/- and above	0.90	0.90
Baroda Cheque Book Saving Account		
Minimum Opening Deposit - \$250		
Minimum Operating Balance - \$250		
General, Students, NRE		
\$500/- and <\$1,000/-	0.20	0.20
\$1,000/- and <\$2,000/-	0.35	0.35