

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

The information contained in this Certification is sought pursuant to Sections 5318(j) and

5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any **foreign bank** that maintains a **correspondent account** with any U.S. bank or U.S. broker-dealer in securities (a **covered financial institution** as defined in 31 C.F.R. 103.175(f)). An entity that is not a foreign bank is not required to complete this Certification.

A **foreign bank** is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(o)). A **bank** includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).

A **Correspondent Account** for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instruction for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for **each** branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institutions, within Bank of Baroda, foreign branches and entities listed in the attachment hereto (collectively, the "**Foreign Banks**") hereby, certifies as follows:

B. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established for each of the Foreign Banks by Covered Financial Institutions.

C. Physical Presence/Regulated Affiliate Status:

Each of the Foreign Banks maintains a **physical presence** in the country specified. That means that each of the Foreign Bank listed in the attachment:

- has a place of business at the street address mentioned in the attachment hereto, where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.

1 A "foreign bank" does not include any foreign central bank or monetary authority that functions as a central bank or any international financial institution or regional development bank formed by treaty or international agreement.



- Is authorised to conduct banking activities in the country where its place of business is located.
- Is subject to inspection by the Banking Authorities identified in the attachment hereto that licensed the particular Bank of Baroda entity to conduct banking activities.
- Is an affiliate of Bank of Baroda, which maintains a physical presence at the following street address: **Baroda Corporate Centre, C – 26, G – Block, Bandra – Kurla Complex, Bandra (East), Mumbai 400 051, India**

The above address is in **India**, where Foreign Bank is authorized to conduct banking activities. Foreign Bank is subject to inspection by **The Reserve Bank of India**, the banking authority that licensed Foreign Bank to conduct banking activities.

D. Indirect Use of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Each of the Foreign Bank hereby certifies that it does not **use** any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information:

Each of the Bank of Baroda entities are owned by Bank of Baroda, **Baroda Corporate Centre, C – 26, G – Block, Bandra –Kurla Complex, Bandra (East), Mumbai 400 051, India** whose shares are publicly traded.

Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

57.03% of the total shares of Bank of Baroda are held by the Government of India, Department of Financial Services, Jeevan Deep Building, 3rd floor, Sansad Marg, New Delhi – 110001 India

F. Process Agent:

Bank of Baroda, New York Branch is a resident of the United States at the following street address: **One, Park Avenue, New York NY 10016**, and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

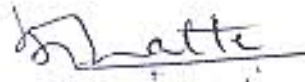
G. General

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States.

Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more Departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, **V. H. Thatte**, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Foreign Bank.



Mr. V. H. Thatte
General Manager
International Operations
Bank of Baroda

Executed on this 18th day of May 2011

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OVERSEAS BRANCHES OF BANK OF BARODA HAVING PHYSICAL PRESENCE

Sr. No.	Name	Address	Country	Banking Authority
1	Bank of Baroda New York Branch	1, Park Avenue, New York, NY 10016, USA.	United States of America	1. Federal Reserve Bank of New York 2. Federal Deposit Insurance Corporation 3. State of New York Banking Department
2	Bank of Baroda Nassau Offshore Banking Unit	Gold Circle House, Ground Floor, P.O. Box SS 10946, East Bay Street, Bahamas.	Bahamas	Central Bank of The Bahamas
3	Bank of Baroda Aldgate East Branch	30B Commercial Road, Aldgate East, London, Post Code E1 1LN.	United Kingdom	Financial Services Authority
4	Bank of Baroda Birmingham Branch	173/175 Soho Road, Handsworth, Birmingham, Post Code B21 9SU	United Kingdom	Financial Services Authority
5	Bank of Baroda London Main Office	32, City Road, London Post Code EC1Y 2BD	United Kingdom	Financial Services Authority
6	Bank of Baroda Manchester Branch	50 Swan Street, Manchester Post Code M2 5JU	United Kingdom	Financial Services Authority
7	Bank of Baroda Southall Branch	86, The Broadway, Southall, Middlesex, Post Code UB1 1QD	United Kingdom	Financial Services Authority
8	Bank of Baroda Tooting Branch	145 Upper Tooting Road, Tooting Post Code London SW17 7TJ	United Kingdom	Financial Services Authority
9	Bank of Baroda Wembley Branch	2 Ealing Road, Wembley, Middlesex, HAO 4TL	United Kingdom	Financial Services Authority
10	Bank of Baroda Leicester Branch	59 A Belgrave Road, Leicester LE4 6AS	United Kingdom	Financial Services Authority
11	Bank of Baroda Kenton Road Branch	213 Kenton Road, Harrow, Middlesex HA3 0HD	United Kingdom	Financial Services Authority
12	Bank of Baroda Ilford Branch	171, Ilford Lane Ilford, Essex IG1 2RT	United Kingdom	Financial Services Authority
13	Bank of Baroda Brussels Branch	28 rue de la Loi, 1040 Brussels, Belgium	Belgium	National Bank of Belgium
14	Bank of Baroda Al Ain Branch	P.O. Box 16123, Planning Street, Near Clock Tower Roundabout, Al Ain, UAE	United Arab Emirates	Central Bank of The UAE
15	Bank of Baroda Abu Dhabi Branch	P.O. Box 2303, Sh. Hamdan Street, Al Halami Centre, Abu Dhabi, UAE	United Arab Emirates	Central Bank of The UAE
16	Bank of Baroda Deira Branch	Kuwaiti Building, P.O. Box 5107, Baniyas Road, Deira - Dubai, UAE	United Arab Emirates	Central Bank of The UAE

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17	Bank of Baroda Dubai Main Branch	P.O. Box 3162, Govt. of Dubai Real Estate Bldg., 2nd Floor, Ali Bin Talib Street, Bur Dubai, UAE	United Arab Emirates	Central Bank of The UAE
18	Bank of Baroda Ras Al Khaimah Branch	P.O. Box 5294, Oman Street, Al Nakheel, Ras Al Khaimah, UAE	United Arab Emirates	Central Bank of The UAE
19	Bank of Baroda Sharjah Branch	P.O. Box 1671, Mina Road, Al Marajjah, Near Sharjah Cinema, Sharjah, UAE	United Arab Emirates	Central Bank of The UAE
20	Bank of Baroda Greater Muttrah Branch	Post Box 1610, Postal Code 112, Ruwi, Sultanate of Oman	Sultanate of Oman	Central Bank of Oman
21	Bank of Baroda Muttrah Branch	Post Box No. 231, Postal Code 114, Corniche Muttrah, Sultanate of Oman	Sultanate of Oman	Central Bank of Oman
22	Bank of Baroda Salalah Branch	P.O. Box 478, Postal Code 211, Al Salam Road, Sultanate of Oman	Sultanate of Oman	Central Bank of Oman
23	Bank of Baroda Ba Branch	King's Road, P.O. Box 254, Ba, Fiji Islands	Fiji Islands	Reserve Bank of Fiji
24	Bank of Baroda Labasa Branch	Nasekula Road, P.O. Box 190, Labasa, Fiji Islands	Fiji Islands	Reserve Bank of Fiji
25	Bank of Baroda Lautoka Branch	Ground Floor, "Namoli House", 5 Tukani House, P.O. Box 42, Lautoka, Fiji Islands	Fiji Islands	Reserve Bank of Fiji
26	Bank of Baroda Nadi Branch	Queen's Road, P.O. Box 22, Nadi, Fiji Islands	Fiji Islands	Reserve Bank of Fiji
27	Bank of Baroda Raki Raki Branch	Vaileka Town, P.O. Box 88, Raki Raki, Fiji Islands	Fiji Islands	Reserve Bank of Fiji
28	Bank of Baroda Sigatoka Branch	Queen's Road, P.O. Box 3, Sigatoka, Fiji Islands	Fiji Islands	Reserve Bank of Fiji
29	Bank of Baroda Suva Branch	Bank of Baroda Building, 86/88 Mark Street, G.P.O. Box 57, Suva, Fiji Islands	Fiji Islands	Reserve Bank of Fiji
30	Bank of Baroda Nausori Branch	Bank of Baroda Main Street, King's Road, Nausori Town Council, Shopping Complex, P O Box 1476, Nausori.	Fiji Islands	Reserve Bank of Fiji
31	Bank of Baroda Curepipe Branch	Royal Road, Curepipe, Mauritius	Mauritius	Bank of Mauritius
32	Bank of Baroda Centre De Flacq Branch	Royal Road, Boulet Blanc, Centre De Flacq, Mauritius	Mauritius	Bank of Mauritius
33	Bank of Baroda Port Louis Branch	Sir William Newton Street, Port Louis, Mauritius	Mauritius	Bank of Mauritius
34	Bank of Baroda Quatre Bornes Branch	Route St. Jean, Quatre Bornes, Mauritius	Mauritius	Bank of Mauritius
35	Bank of Baroda Rose Hill Branch	Royal Road, Rose Hill, Mauritius	Mauritius	Bank of Mauritius
36	Bank of Baroda Vacoas Branch	Royal Road, Vacoas, Mauritius	Mauritius	Bank of Mauritius

37	Bank of Baroda Port Louis Offshore Banking Unit	Bank of Baroda Bldg., 4 th Floor, P.B. No. 566, Sir William Newton Street, Port Louis, Mauritius	Mauritius	Bank of Mauritius
38	Bank of Baroda Seychelles Branch	P O Box 124, Victoria Mahe, Seychelles	Seychelles	Central Bank of Seychelles
39	Bank of Baroda Durban Branch	Cowey Park, 91/121 Cowey Road, Berea, Durban 4001	Republic of South Africa	South African Reserve Bank
40	Bank of Baroda Johannesburg Branch	Sandton City, Twin Towers, 2 nd Floor, East Wing, Johannesburg	Republic of South Africa	South African Reserve Bank
41	Bank of Baroda Singapore Offshore Banking Unit	9 Raffles Place, Republic Plaza # 34-02, Singapore 048619	Singapore	Monetary Authority of Singapore
42	Bank of Baroda Central Hong Kong Branch	Unit 302, 3 rd Floor, Dina House, 11 Duddel Street, Central, Hong Kong	Hong Kong	Hong Kong Monetary Authority
43	Bank of Baroda Tim Sha Tsui Branch	Unit 1010 – 1012, 10 th Floor Hong Kong Pacific Centre, 28 Hankow Road, Tim Sha Tsui, Kowloon, Hong Kong	Hong Kong	Hong Kong Monetary Authority
44	Bank of Baroda Mumbai Offshore Banking Unit	#003, Block No. 2, SEEPZ++, Marol Industrial Area, Andheri (E), Mumbai 400 096.	India	Reserve Bank of India
45	Bank of Baroda Bahrain Wholesale Banking Branch	303, Bab-Al-Bahrain Bldg., 3 rd Floor, Manama, Bahrain	Bahrain	Central Bank of Bahrain
46	Bank of Baroda Guangzhou Branch People's Republic of China	2011-2013, Metro Plaza, 183, Tian He Bei Road Guangzhou, PRC Postal Code 510620	China	People's Bank of China

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