

Gemini Stock Analysis Report

Based on the "Stock Detailed Analysis Report" for **BANKBARODA.NS**, here is the positional trading analysis.

Step 1: Audit the Data

- **Data Present:**
 - **Price Structure:** Daily and Weekly charts (Candlesticks and Line).
 - **Trend Indicators:** 20/50/200 EMAs, Supertrend (Daily/Weekly/15m).
 - **Momentum Indicators:** RSI, MACD, Relative Strength (RS) vs Benchmark.
 - **Volatility:** Bollinger Bands, ATR, Volatility Squeeze analysis.
 - **Volume:** Volume moving averages, accumulation/distribution signals.
 - **Fundamentals:** Short-term (Quarterly) and Long-term (Annual) growth metrics.
 - **Analyst Forecasts:** Target prices and consensus.
 - **Data Missing:**
 - Intraday Order Book/Market Depth (not critical for intermediate swing).
 - Specific news catalysts explaining the recent -35% QoQ Net Income drop.
 - **Confidence Level: High.** The report provides a comprehensive technical and fundamental picture sufficient for a 1-4 month trade decision. *Note: The report date is simulated as January 24, 2026; analysis is performed assuming this is the current date.*
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Step 2: Analyze the Setup

- **Trend & Structure:**
 - **Primary Trend: Bullish.** The stock is in a long-term uptrend, trading above the 200 EMA (265.21) and the Weekly Supertrend is positive.
 - **Secondary Trend: Corrective.** The stock has pulled back from ~310 to 296.15. It is currently trading below the 20 EMA (300.79) but holding above the 50 EMA (293.41). This "sandwich" creates a consolidation zone.
 - **Momentum & Signals:**
 - **Bearish Signs:** MACD has crossed below the signal line (**Bearish**). RSI is at 46.56 (Weak). Short-term fundamentals are worrying with a 35% drop in quarterly Net Income.
 - **Bullish Signs:** A "Selling Exhaustion (**Bullish** Div)" signal was detected on 2026-01-23 (yesterday). The stock is testing critical confluence support at the 50 EMA (293.41) and Daily Supertrend (293.47).
 - **Confluence:**
 - The 290-293 zone is the "Line in the Sand." It represents the 50 EMA, the Daily Supertrend, and the Lower Bollinger Band. A bounce here is highly probable, but a break below this level triggers a trend reversal.
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Step 3: Formulate the Recommendation

Verdict: NO (Wait for Confirmation)

Reasoning: While the long-term trend is up, the short-term momentum is actively bearish (Price < 20 EMA, MACD Negative). Entering at the current market price (296.15) carries "knife-catching" risk because the stock is only 1% away from breaking a major support level (293.47). If that support breaks, the next floor is significantly lower (265).

Gemini Stock Analysis Report

You should wait for the stock to prove strength by reclaiming the short-term trend before entering.

Conditional Plan:

- **Condition to Buy: Daily Close above INR 302.**
 - *Why:* This validates a reversal by reclaiming the 20 EMA and the middle Bollinger Band, negating the short-term bearish momentum.
- **Entry Price: INR 302 - INR 303** (Stop Limit order recommended).
- **Stop Loss: INR 289** (Hard Close Basis).
 - *Why:* A close below 289 violates the 50 EMA, the Daily Supertrend, and the Lower Bollinger Band, invalidating the thesis.
- **Take Profit: INR 324 - INR 330.**
 - *Why:* INR 324 aligns with the Analyst Target Price (Page 23), and INR 330 targets a breakout to new highs given the 3-year uptrend trajectory.
- **Risk/Reward Ratio:** Approximately 1:2.1 (Risking ~4% to make ~8.5%).

News & Analyst Targets

As a stock research analyst, I have gathered the latest information on **Bank of Baroda (BANKBARODA)** for the week ending **January 25, 2026**.

The stock is currently in focus due to upcoming Q3 earnings, a scheduled nationwide bank strike, and strong provisional business growth numbers reported earlier this month.

1) Latest News for BANKBARODA (Week of Jan 19-25, 2026)

- **Strike Alert (Jan 27, 2026):** Bank of Baroda formally notified exchanges on Jan 23 that operations at its branches and offices might be impacted on **Tuesday, January 27, 2026**, due to a nationwide strike called by the United Forum of Bank Unions (UFBU). The bank has implemented measures to minimize disruption but warned of potential service hits.
- **Fund Raising Plan (Board Meeting Jan 30):** In an addendum to its board meeting agenda, the bank announced it will consider raising funds via **Long Term Bonds** for financing infrastructure and affordable housing. This will be discussed during the upcoming board meeting on January 30, 2026.
- **Q3 FY26 Results Date:** The Board of Directors is scheduled to meet on **Friday, January 30, 2026**, to approve and declare the unaudited financial results for the quarter ended December 31, 2025.
- **Strong Provisional Q3 Growth:** Earlier in January, the bank released provisional business updates for Q3 FY26, reporting a **12.22% YoY growth** in total global business to INR 28.91 trillion.
 - **Global Advances:** Up **14.57% YoY**.
 - **Domestic Retail Advances:** Surged **17.30% YoY**, indicating strong consumption demand.

2) Brokerage Upgrades & Downgrades

- **Macquarie (Upgrade):** Upgraded the stock to **Hold** (from Sell) earlier this month, citing better valuation comfort and steady operational metrics.
- **Morgan Stanley (Maintain Sell):** Continues to remain bearish with an **Underweight/Sell** rating, maintaining a divergence from the broader consensus which is largely positive.
- **JPMorgan & Citi (Maintain Buy):** Both major global brokerages have maintained their **Buy** ratings, expecting the bank to deliver strong earnings on Jan 30 driven by robust credit growth.

Gemini Stock Analysis Report

3) Other News Impacting BANKBARODA

- **Sector-Wide Strike:** The UFBU strike demand for a "5-day work week" is a sector-wide issue. While it may cause temporary operational hiccups on Jan 27, it is not expected to have a material financial impact on the bank's quarterly numbers.
- **MCLR Revision:** The bank revised its Marginal Cost of Funds Based Lending Rate (MCLR) effective **Jan 12, 2026**, adjusting rates to manage margins amidst tight liquidity conditions in the banking system.
- **Infrastructure Push:** The bank's specific focus on raising funds for "Green Infrastructure" aligns with the broader government push for sustainable development, potentially opening up new long-term asset creation opportunities.

4) Analyst & Brokerage Targets

The consensus among analysts remains leaning towards "Buy," with targets suggesting upside from the current levels of ~INR 296.

Brokerage Firm	Rating	Target Price (INR)	Date of Report
JPMorgan	Buy	365	Jan 06, 2026
Citi	Buy	360	Dec 23, 2025
Jefferies	Hold	315	Jan 04, 2026
Macquarie	Hold	280	Jan 11, 2026
Morgan Stanley	Underweight	215*	Dec 30, 2025
Consensus	Buy	~323	Jan 25, 2026

**Note: Morgan Stanley has maintained a significantly lower target compared to peers, reflecting a cautious stance on asset quality cycles.*

Analyst View: All eyes are on the **Jan 30th earnings**. The robust provisional numbers suggest a beat on loan growth, but the key monitorable will be **NIM (Net Interest Margin)** compression and any fresh slippages in the agriculture or MSME books.

Stock Detailed Analysis Report

BANKBARODA.NS

Current Price: ₹296.15

Generated: 2026-01-24 18:20

BANKBARODA.NS - 3 Year Daily Price Chart



Long-term Fundamental Analysis (4 Years)

Metric	Is Growing?	Accelerating?	1Y Growth	3Y CAGR
Revenue	Yes	No	2.62%	12.92%
Net Income	Yes	No	10.38%	38.19%
ROE	Yes	No	-9.80%	18.28%
EPS	Yes	No	10.39%	38.19%

Short-term Fundamental Analysis (6 Quarters)

Metric	Is Growing?	Recent QoQ	Avg QoQ
Revenue	Yes	23.26%	2.78%
Net Income	No	-35.99%	-5.35%
ROE	No	-38.98%	-9.53%
EPS	Yes	-2.70%	5.32%

BANKBARODA.NS - Relative Strength Analysis

== OVERVIEW ==:

Benchmark Index:	^NSEBANK
Sector:	Bank
Classification:	Weakening Leader
RS Score:	54.6/100
:	

== RS RATIOS ==:

1M RS:	1.034 [Leader]
3M RS:	1.061 [Leader]
6M RS:	1.185 [Leader]
1Y RS:	1.118 [Leader]
:	

== TURNAROUND ANALYSIS ==:

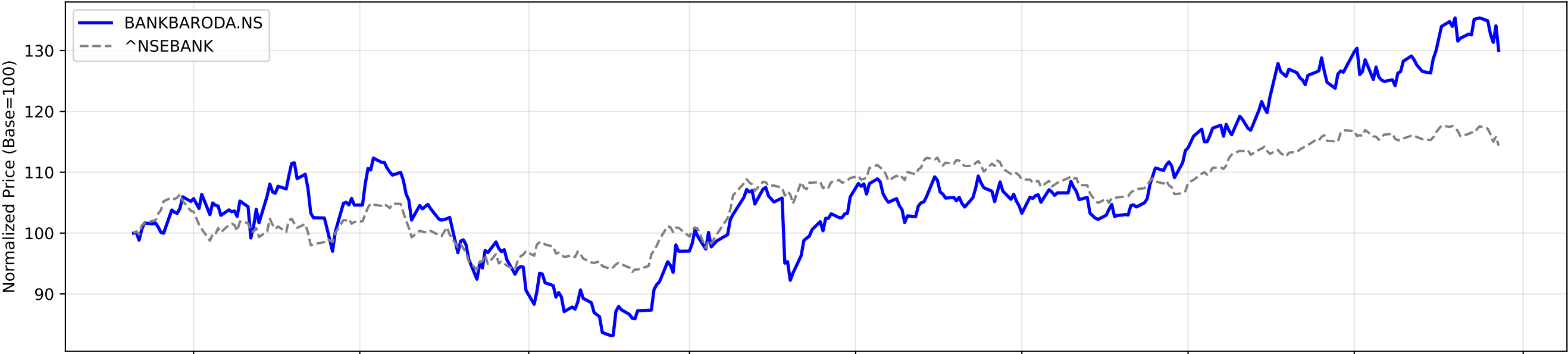
Turnaround Status:	Not Detected
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SIGNAL CRITERIA::

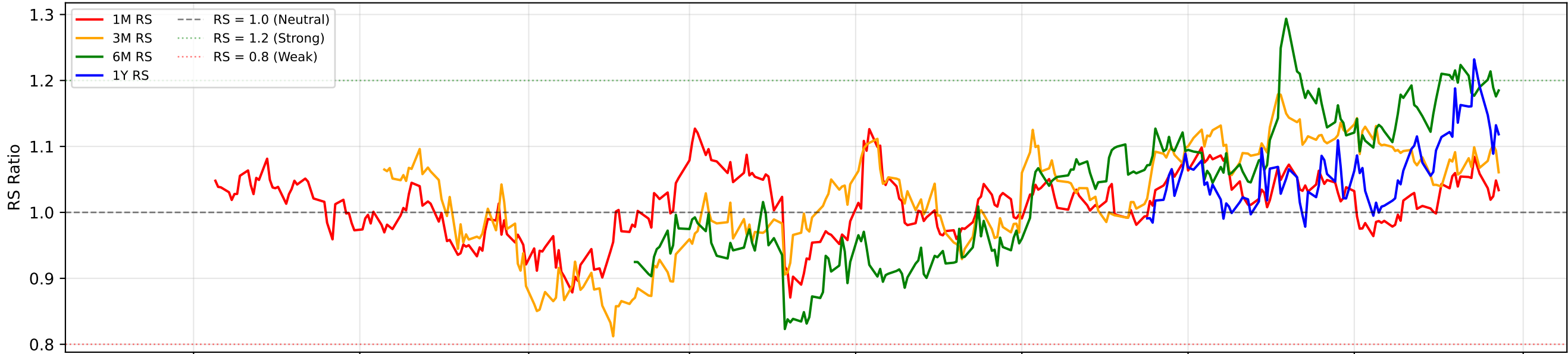
X Emerging RS:	Not accelerating
X Medium-term Lagging:	Not lagging
X Performance Improving:	Not improving

Relative Strength Analysis: BANKBARODA.NS vs ^NSEBANK
Classification: Weakening Leader

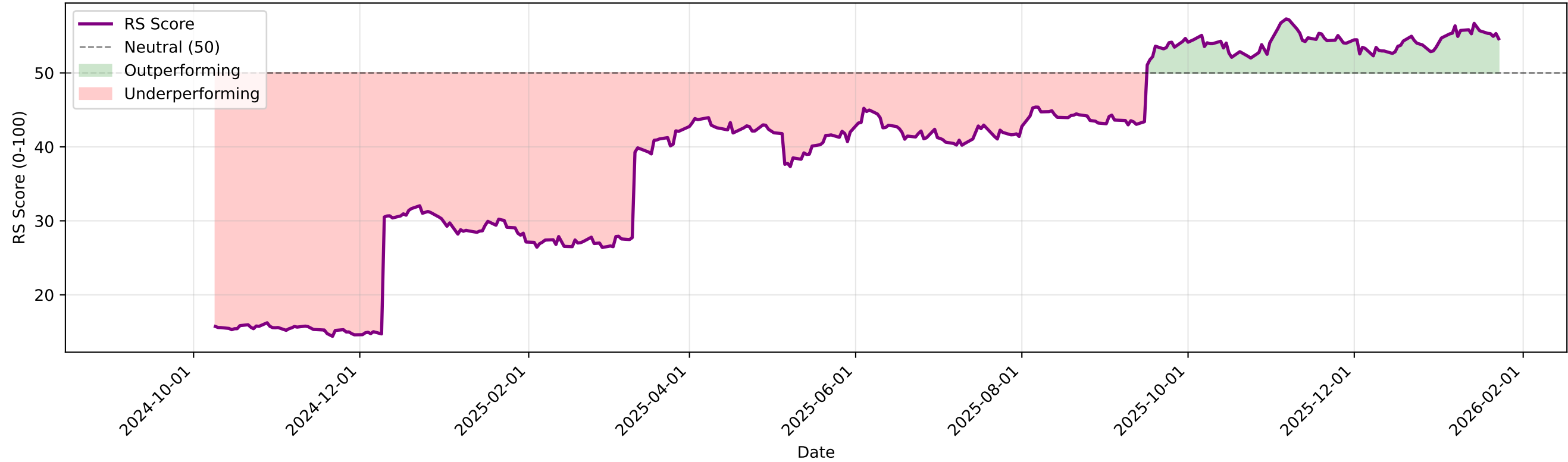
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



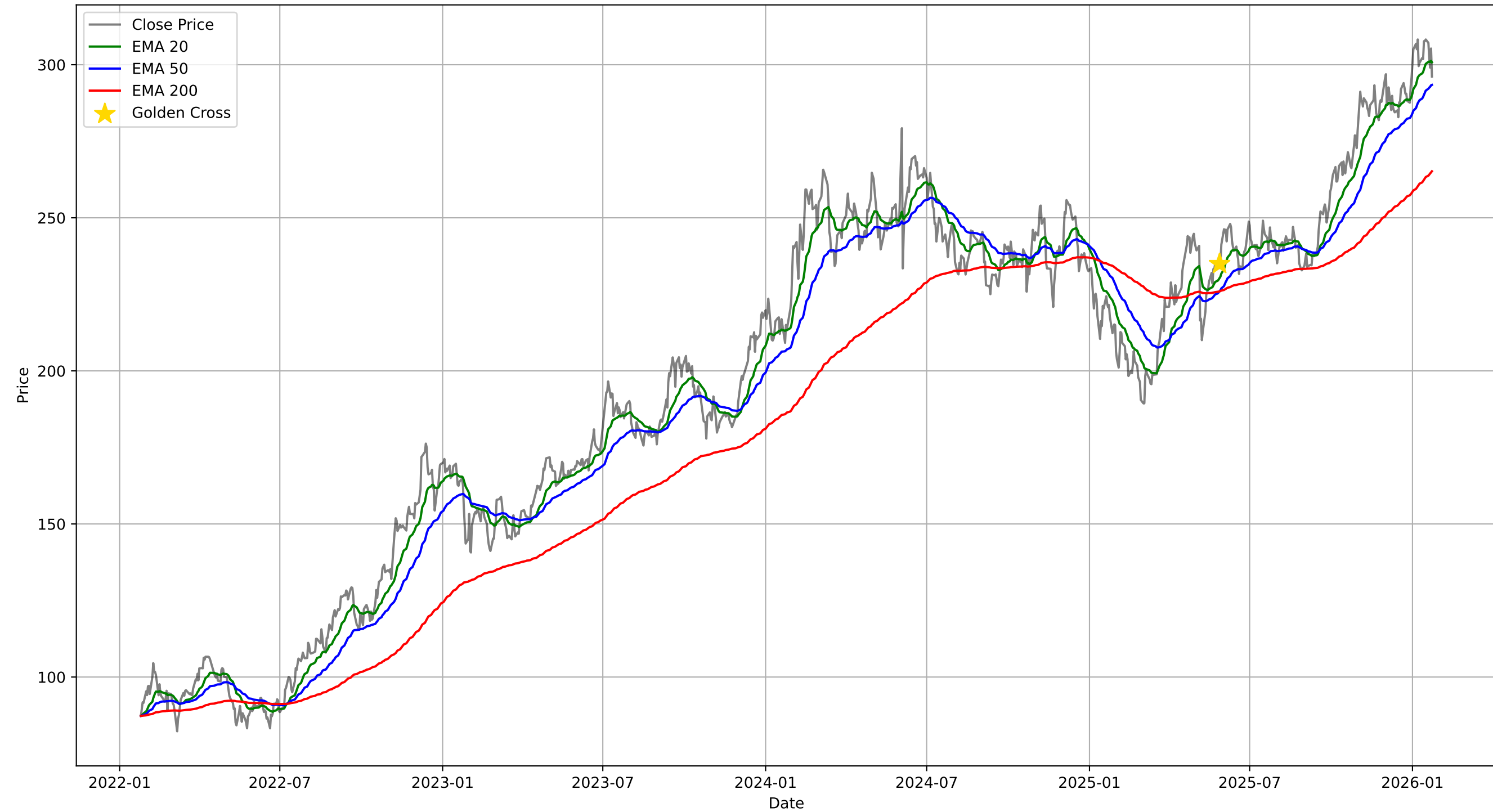
RS Composite Score Timeline



BANKBARODA.NS - EMA Crossover Summary

EMA 20:	300.79
EMA 50:	293.41
EMA 200:	265.21
Trend Status:	Strong Uptrend
Golden Cross Date:	2025-05-28 00:00:00+05:30
Golden Cross Price:	234.93

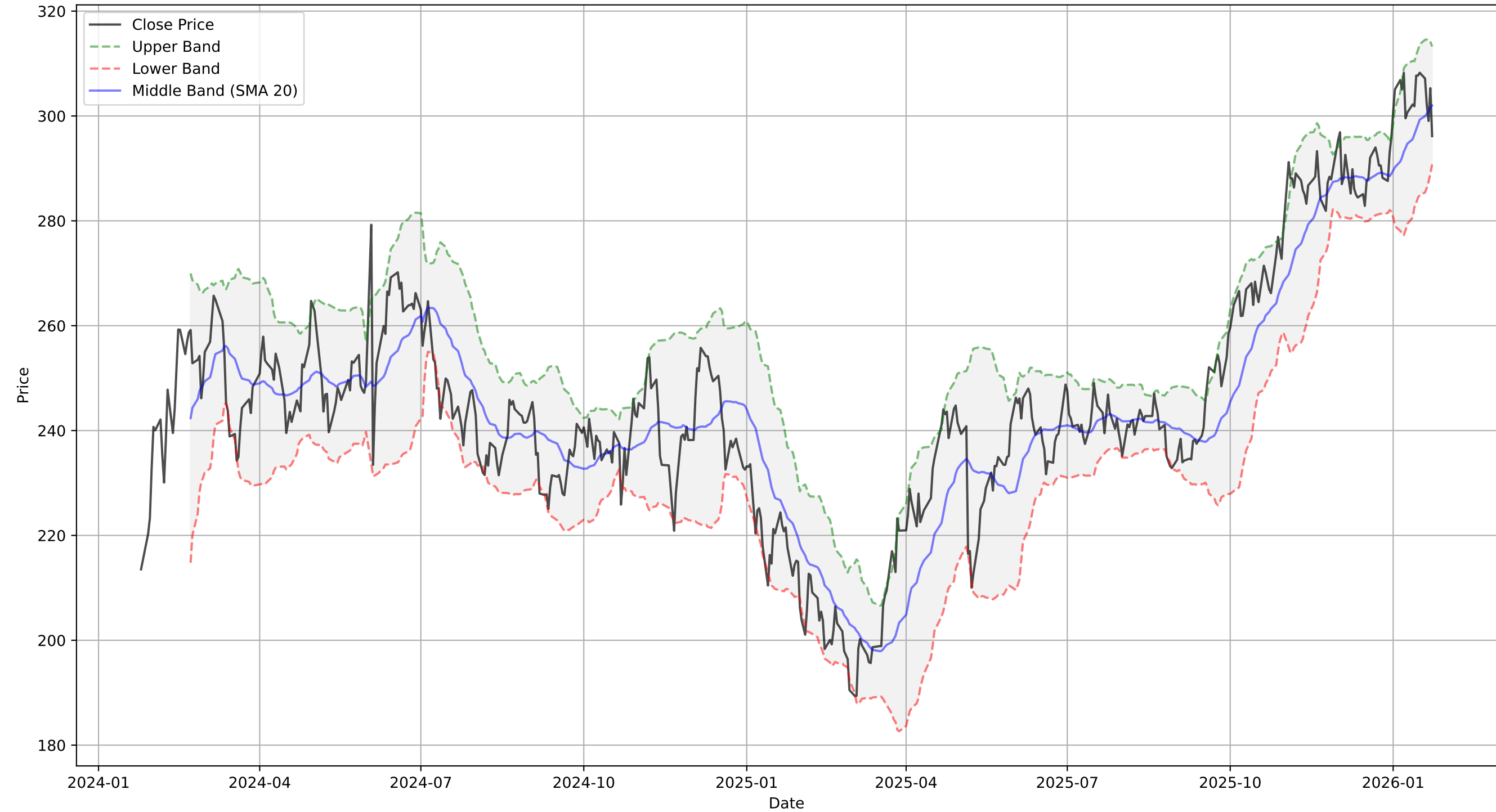
BANKBARODA.NS EMA Crossover Analysis



BANKBARODA.NS - Bollinger Bands Summary

Current Price:	296.15
Upper Band:	313.25
Middle Band (SMA 20):	302.00
Lower Band:	290.76
%B:	0.2398
Band Width:	0.0745
Status:	Lower Half
Signal:	None

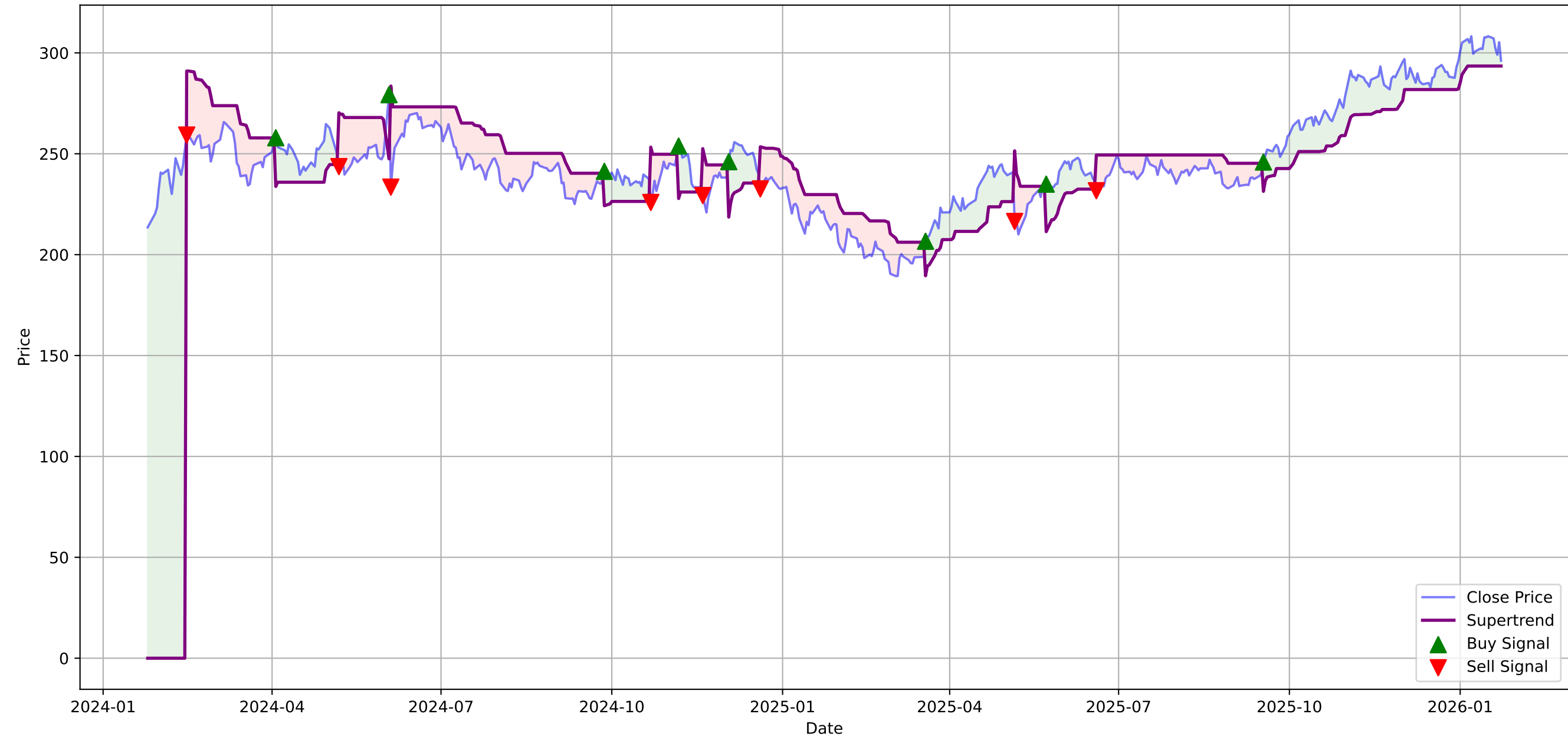
BANKBARODA.NS Bollinger Bands (20, 2) Analysis



BANKBARODA.NS - Supertrend Summary

Status:	UPTREND (Buy)
Supertrend Value:	293.47
Signal Identified On:	2025-09-17

Supertrend Analysis for BANKBARODA.NS (Period: 14, Multiplier: 3.0, Interval: 1d)



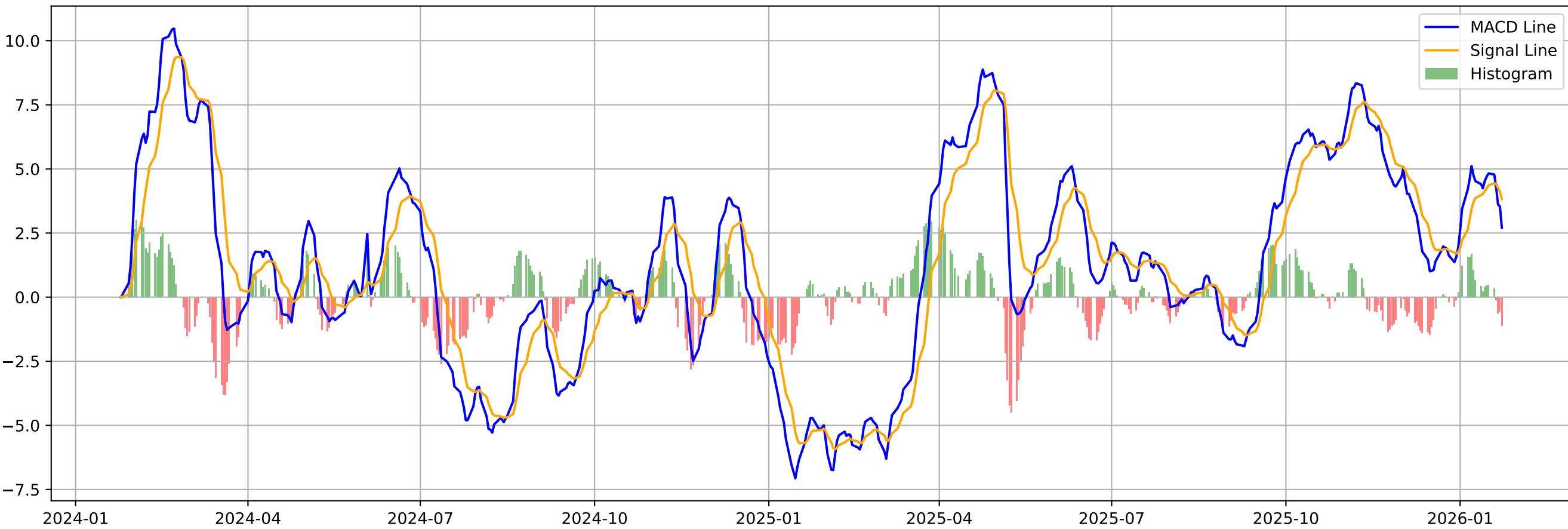
BANKBARODA.NS - MACD Summary

MACD Line:	2.71
Signal Line:	3.83
Histogram:	-1.12
Trend:	Bearish
Momentum:	Strengthening
Signal:	None

BANKBARODA.NS Price



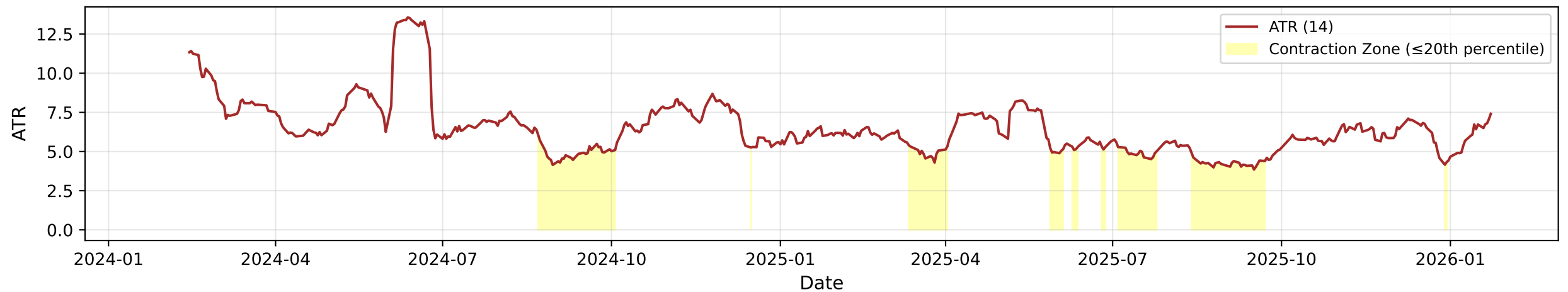
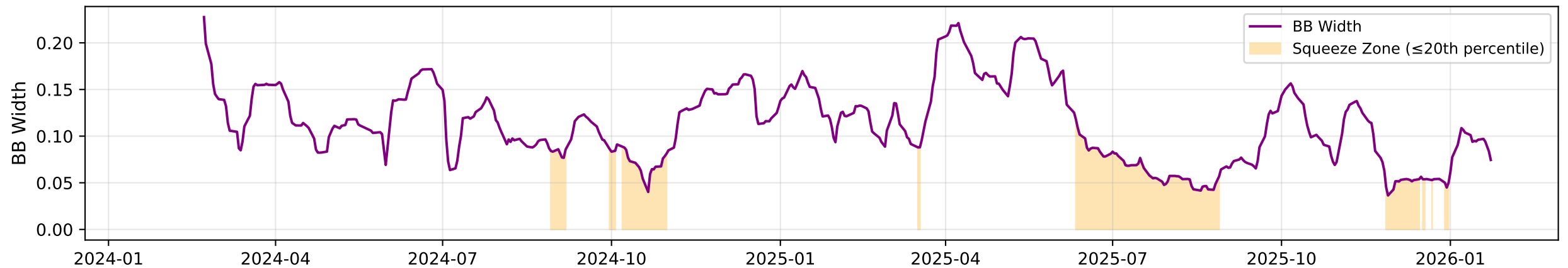
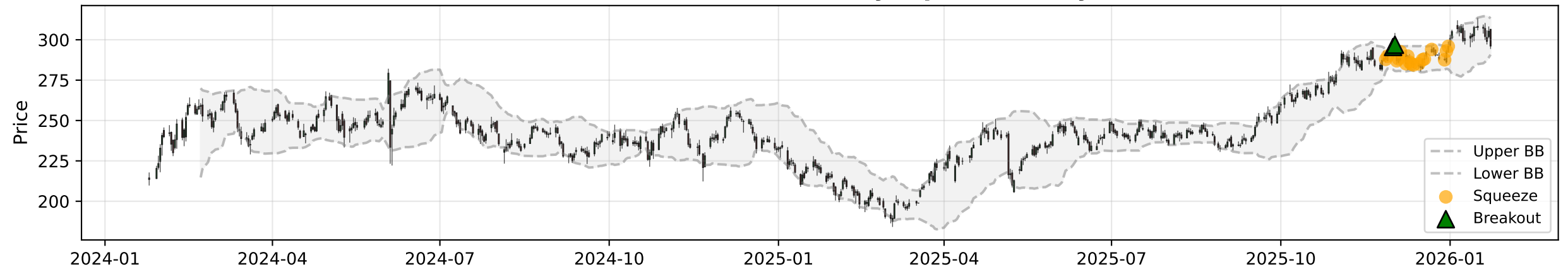
BANKBARODA.NS MACD (12, 26, 9)



BANKBARODA.NS - Volatility Squeeze Summary

BB Width:	0.0745
ATR:	7.4107
Total Signals:	19
Signal 1:	BB Squeeze at 2025-12-18 00:00:00+05:30 (Price: 288.10)
Signal 2:	BB Squeeze at 2025-12-22 00:00:00+05:30 (Price: 294.00)
Signal 3:	BB Squeeze + ATR Contraction at 2025-12-29 00:00:00+05:30 (Pr
Signal 4:	BB Squeeze + ATR Contraction at 2025-12-30 00:00:00+05:30 (Pr
Signal 5:	BB Squeeze at 2025-12-31 00:00:00+05:30 (Price: 295.90)

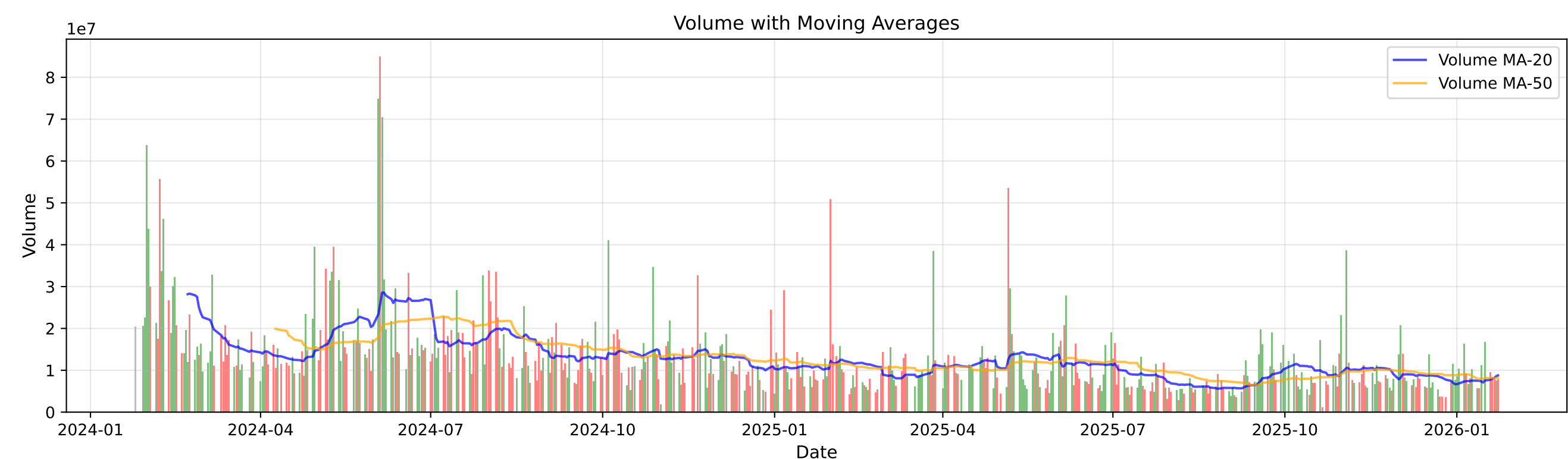
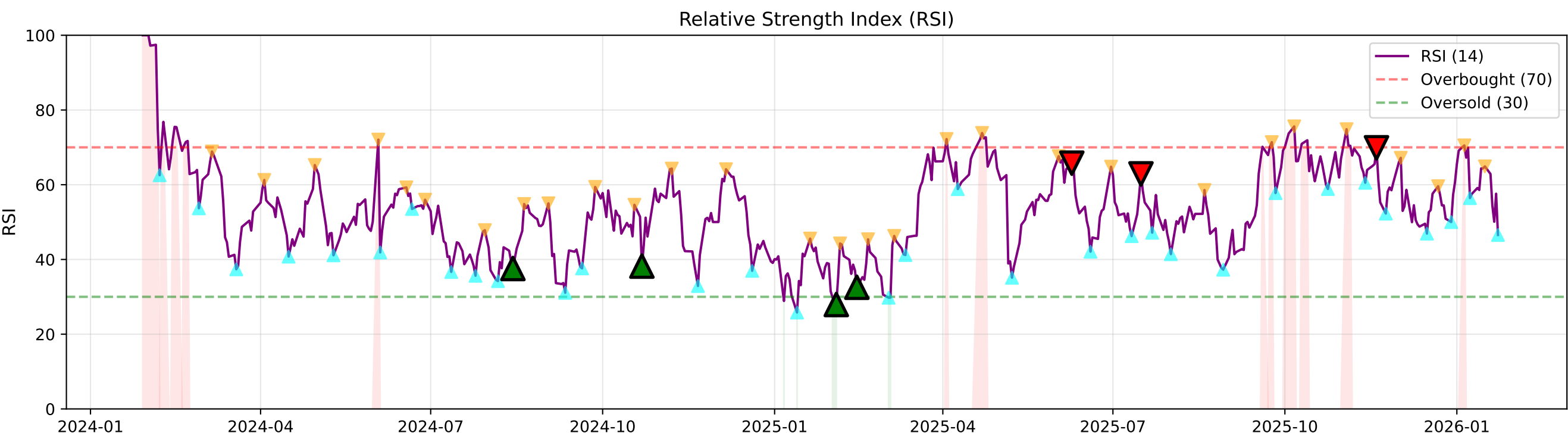
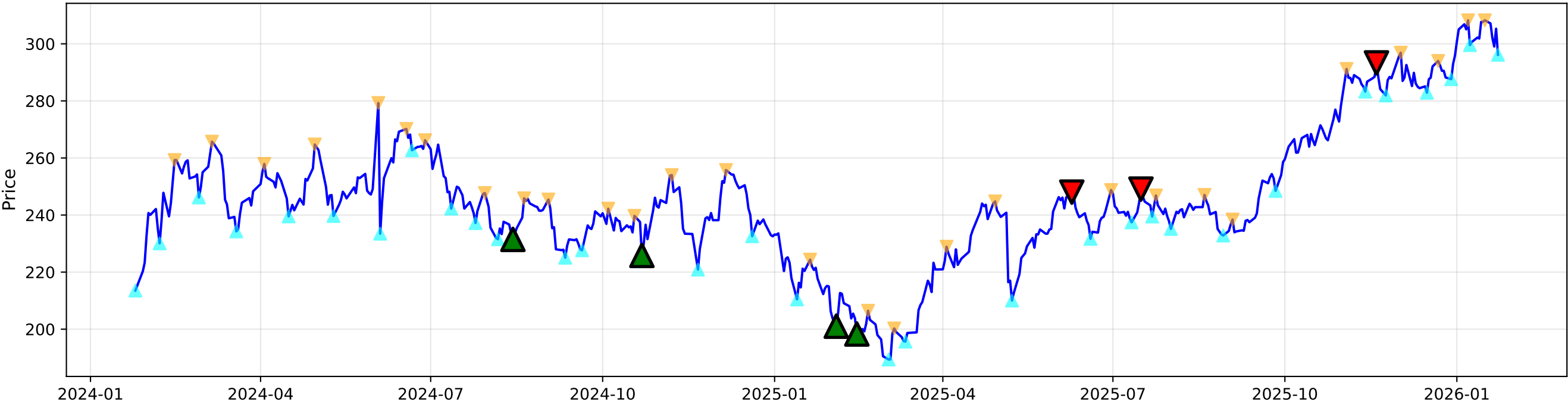
BANKBARODA.NS - Volatility Squeeze Analysis



BANKBARODA.NS - RSI-Volume Summary

Current RSI:	46.56
Current Volume:	7810191
Volume MA 20:	8778174
Bullish Divergences:	4
Bearish Divergences:	3
Bullish Div 1:	Date: 2025-02-03 00:00:00+05:30, Price: 201.06
Bullish Div 2:	Date: 2025-02-14 00:00:00+05:30, Price: 198.33
Bearish Div 1:	Date: 2025-07-16 00:00:00+05:30, Price: 249.08
Bearish Div 2:	Date: 2025-11-19 00:00:00+05:30, Price: 293.30

BANKBARODA.NS RSI-Volume Divergence Analysis



BANKBARODA.NS - Volume Analysis

== VOLUME ANALYSIS ==:

Status:

35 Signals Detected

:

2025-12-02 [-]:

Climax Volume (Churning)

2026-01-06 [-]:

Distribution Day

2026-01-16 [-]:

Climax Volume (Churning)

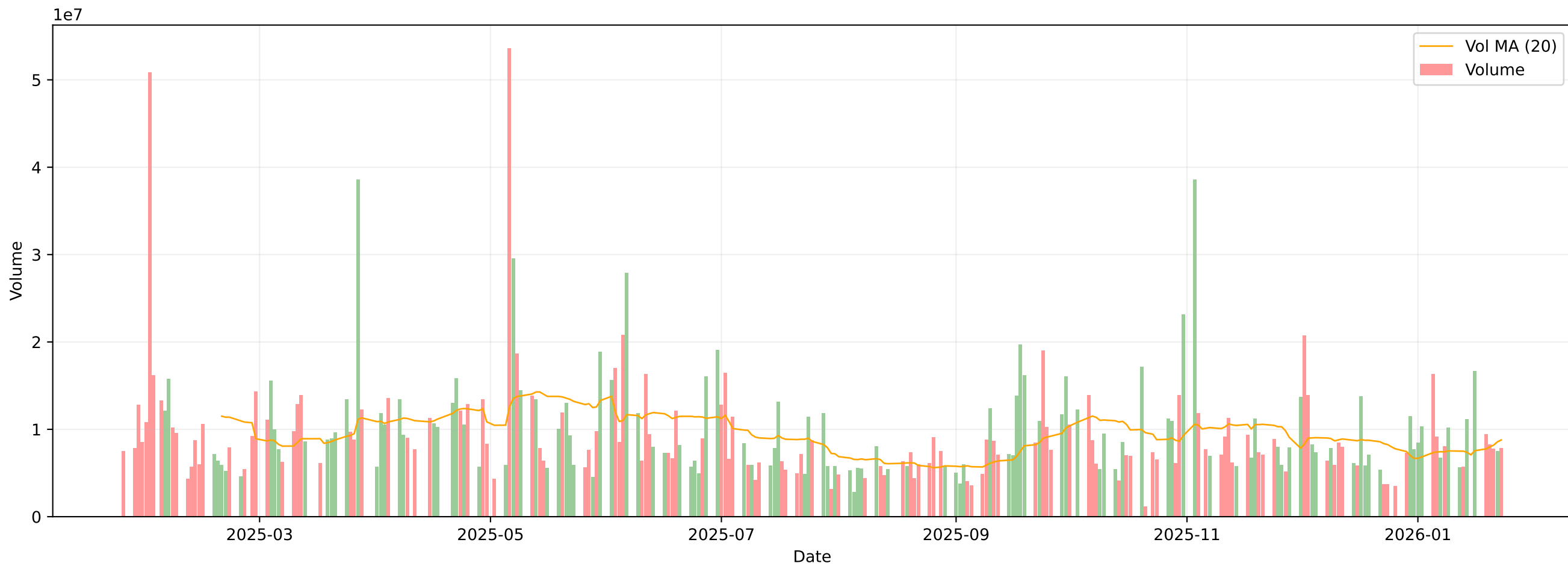
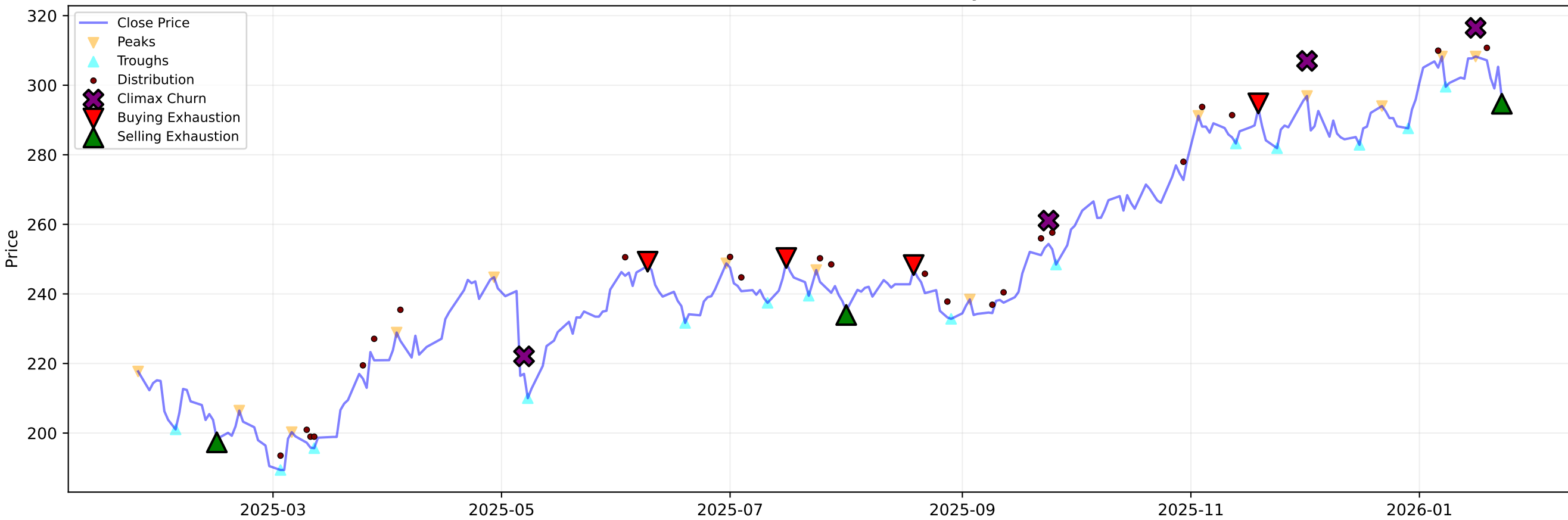
2026-01-19 [-]:

Distribution Day

2026-01-23 [+]:

Selling Exhaustion (Bullish Div)

BANKBARODA.NS - Volume Analysis



Multi-Timeframe Supertrend Analysis

Timeframe	Status	Value	Last Price	Signal Date
1 Week	UPTREND (Buy)	276.45	296.15	2025-09-29
1 Day	UPTREND (Buy)	293.47	296.15	2025-09-17
15 Min	DOWNTREND (Sell)	299.71	296.1	2026-01-23

Multi-Timeframe MACD Analysis

Timeframe	Trend	Momentum	Signal
1 Week	Bullish	Weakening	No Signal
1 Day	Bearish	Strengthening	No Signal
15 Min	Bearish	Weakening	No Signal

BANKBARODA.NS - 1 Week (Candlestick + EMAs)



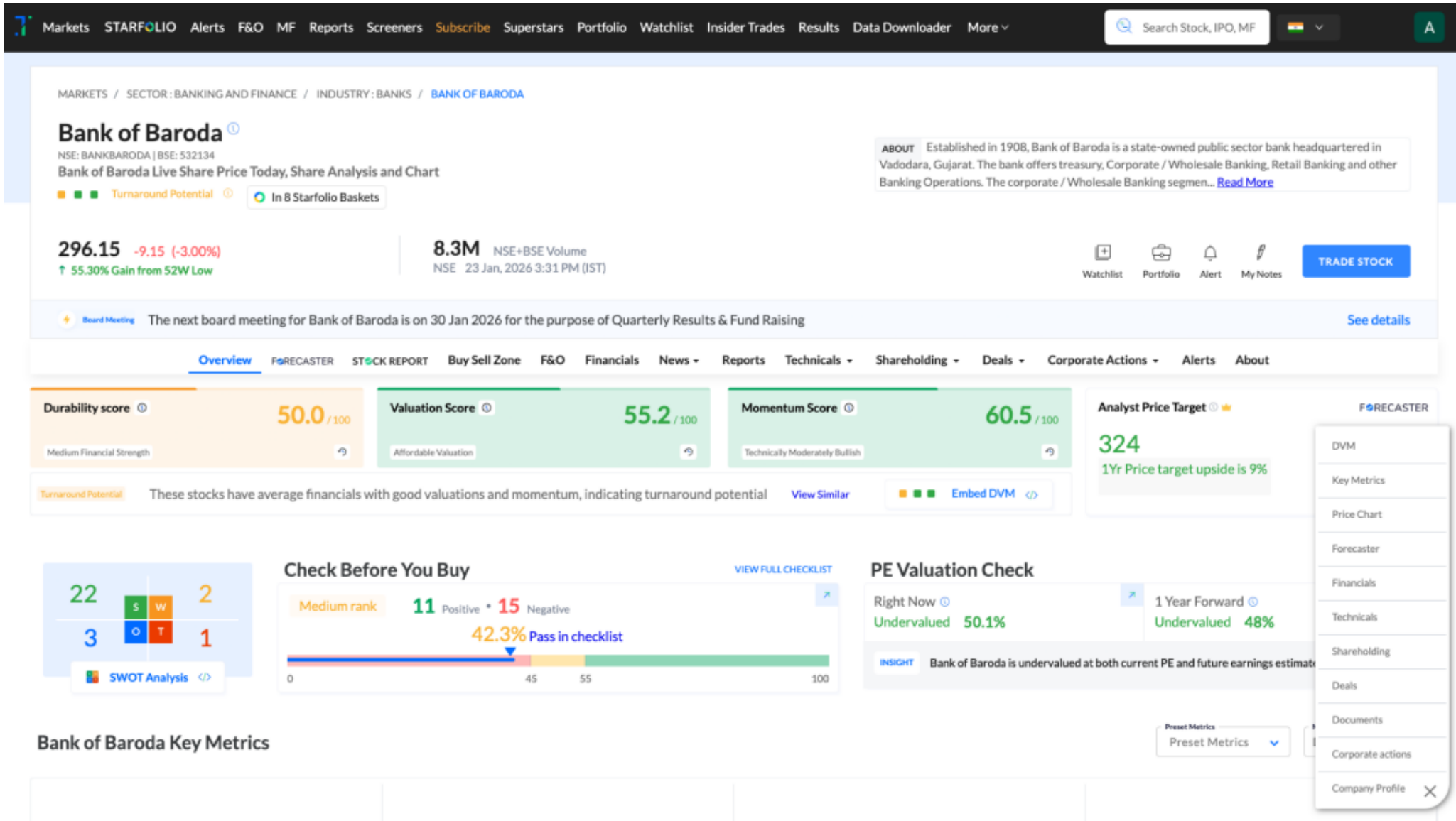
BANKBARODA.NS - 1 Day (Candlestick + EMAs)



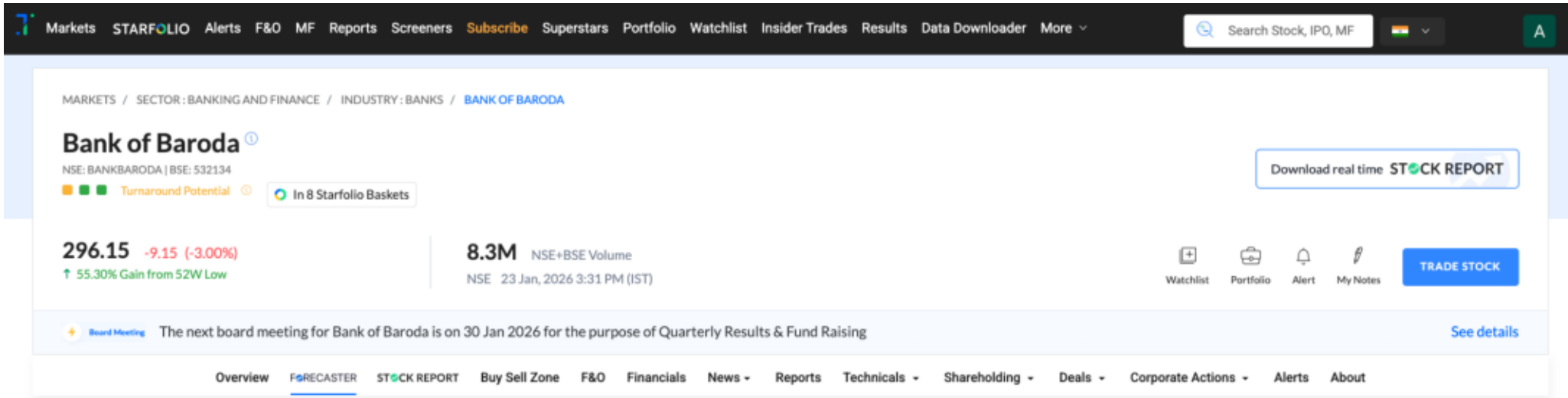
BANKBARODA.NS - 15 Min (Candlestick + EMAs)



Trendlyne Snapshot - BANKBARODA_main



Trendlyne Snapshot - BANKBARODA_forecaster



Bank of Baroda - BANKBARODA - stock price prediction, stock forecast, target price, analyst ratings from 34 analysts

Bank of Baroda has a share price target of Rs 324, revenue growth forecast of 4.0%, and profit growth estimate of -2.5% for FY26, based on top 34 analyst calls.

Bank of Baroda FORECASTER - Analyst Estimates ^{NEW} ¹

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