

# Gemini Stock Analysis Report

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Okay, I will analyze the provided report on BANKBARODA.NS following your specified step-by-step approach.

## Step 1: Audit the Data

### Data Present:

- Daily Price Chart (3 Year)
- Fundamental Analysis (Long-term: 4 Years, Short-term: 6 Quarters)
- Relative Strength Analysis (RS Score, RS Ratios)
- EMA Crossover Summary
- Bollinger Bands Summary
- Supertrend Summary
- MACD Summary
- Volatility Squeeze Summary
- RSI-Volume Summary

### Data Missing:

- Weekly or Monthly Charts (Useful for broader trend assessment)
- Detailed Volume Analysis beyond basic indicators (e.g., volume spikes, accumulation/distribution patterns)

**Confidence Level: Medium.** The report covers a decent range of technical indicators and fundamental data. However, the absence of broader timeframe analysis and in-depth volume assessment slightly reduces confidence.

## Step 2: Analyze the Setup

Based on the report:

- **Price Structure & Trend:** The 3-year daily chart shows a clear uptrend, with the price consistently making higher highs and higher lows.
- **Momentum:**
  - The EMA Crossover Summary indicates a "Strong **Uptrend**," with the Golden Cross having occurred in the past.
  - Supertrend also indicates uptrend.
  - RSI currently indicates a neutral position and shows past signs of bullish and bearish divergences which means caution is required.
- **Relative Strength:** RS Score is 54/100 with Weakening Leader.
- **Other Indicators:** Bollinger Bands suggests the price is in the upper half which means the price is nearing resistance and MACD indicates bearish trend.
- **Volatility:** There have been frequent Volatility Squeezes which means volatility is returning to the stock.
- **Fundamental Analysis:** Both Long and Short term fundamentals show positive YoY and QoQ growth with some short term metrics showing declines and short term momentum slowdowns.

## Step 3: Formulate the Recommendation

Based on the conflicting signals, I would suggest **NO** entry at this time.

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There are enough cautionary signs to make entry inadvisable. Here's the conditional plan:

**Condition to Buy:** Wait for price to continue rising and consolidate near the 300 level, continue outperforming NSEBANK, and the MACD indicating an uptrend.

- **Entry Price:** INR 305 (after breakout and consolidation)
- **Stop Loss:** INR 295 (below consolidation area)
- **Take Profit:** INR 335 (approximately 10% upside)

**Disclaimer:** This analysis is based solely on the provided report. It is not financial advice and should not be construed as such. Always conduct your own due diligence and consult with a qualified financial advisor before making any investment decisions.

## News & Analyst Targets

Okay, I will act as a stock research analyst and search for the latest news and information on BANKBARODA. Here's what I've found:

Here's a summary of the latest news and information on Bank of Baroda (BANKBARODA):

### 1. Latest News for BANKBARODA this week (as of December 20, 2025):

- **Bank of Baroda receives USD 29.4 million from liquidator** (December 19, 2025).
- **Stock Update:** As of December 19, 2025, Bank of Baroda is trading at INR 292.05, a 1.37% increase.
- **Analyst Sentiment:** The consensus recommendation is "Buy" based on 34 analysts.
- **Market Performance:** Bank of Baroda share price moved up by 2.67% this week and 26.07% in the last 6 months.
- **RBI Approval:** Bank of Baroda gets RBI approval to hold shares in excess of 30% in proposed Indian Digital Payment Intelligence Corporation (December 10, 2025).
- **MCLR Unchanged:** Bank of Baroda one year MCLR unchanged at 8.75% (December 10, 2025).

### 2. Brokerage Upgrades and Downgrades for BANKBARODA:

- **Nomura Upgrade:** Nomura/Instinet upgraded Bank of Baroda to Buy from Neutral, raising the price target to INR320.00 from INR240.00 (November 2, 2025).
- **UBS Upgrade:** UBS upgraded the stock from Neutral to Buy, raising its price target to Rs 290 from Rs 270 (April 4, 2025).
- **Nomura Downgrade:** Nomura/Instinet analysts downgraded Bank of Baroda's stock rating from 'Buy' to 'Neutral' and reduced the price target from INR265.00 to INR235.00 (May 8, 2025).
- **Morgan Stanley Downgrade:** Morgan Stanley analyst Sumeet Kariwala downgraded Bank of Baroda from Equalweight to Underweight with a price target of INR215.00 (March 4, 2025).

### 3. Other News Impacting BANKBARODA:

- **Q2 FY26 Results:** Bank of Baroda reported a net profit of INR 4,809 crore, driven by growth in retail, agriculture, and MSME advances (November 2025).
- **Asset Quality:** Gross NPA ratio at 2.16%, but challenges persist in the personal loan segment, where GNPs have risen to 4.81% (November 2025).
- **Loan Growth:** Overall advances grew 11.9% year-over-year (November 2025).
- **Margin Pressure:** Expect pressure on NIMs due to potential cuts in the repo rate (May 8, 2025).
- **Falling/Rising Factors:** As of 17-Sep, Bank Of Baroda's stock price is 245.85, up 2.18% over three days, with strong long-term performance and solid fundamentals.

# Gemini Stock Analysis Report

- Market Sentiment:** As of August 20, 2025, Bank Of Baroda's stock price is at 244.85, down 0.91%, and has underperformed its sector. Despite recent declines, it remains above key moving averages and has shown a modest year-to-date increase, supported by strong lending practices and high institutional holdings.

## 4. Analyst Price Targets for BANKBARODA:

Here's a table summarizing recent analyst price targets:

Analyst/Brokerage	Rating	Target Price (INR)	Date
ICICI Securities	Buy (Upgraded)	340	Dec 18, 2025
Anuj Singla	Buy (Reiterated)	340	Nov 14, 2025
Jefferies	Hold (Reiterated)	295	Nov 03, 2025
UBS	Buy (Reiterated)	280	Sep 29, 2025
Citi	Buy (Reiterated)	310	N/A
Investec	Hold (Reiterated)	250	N/A
Macquarie	Sell (Reiterated)	215	N/A
Prabhudas Lilladher	Buy (Reiterated)	275	N/A
Anand Swaminathan	Buy (Reiterated)	280	May 16, 2025
HSBC	Hold (Reiterated)	230	N/A
Ambit Holdings	Buy (Reiterated)	270	N/A
Nomura/Instinet	Buy (Upgraded)	320	Nov 02, 2025
Motilal Oswal	Neutral (Downgraded)	250	Jan 31, 2025
Nuvama	Buy (Maintained)	265	Jan 31, 2025
Axis Securities	Buy	275	N/A
Average (from multiple sources)	Buy	313-315.75	N/A
High (from multiple sources)	N/A	340-382.2	N/A
Low (from multiple sources)	Sell	215-217.15	N/A

**Note:** N/A indicates the date is not available in the search results.

This information should provide a comprehensive overview of the current sentiment and expectations surrounding Bank of Baroda stock.

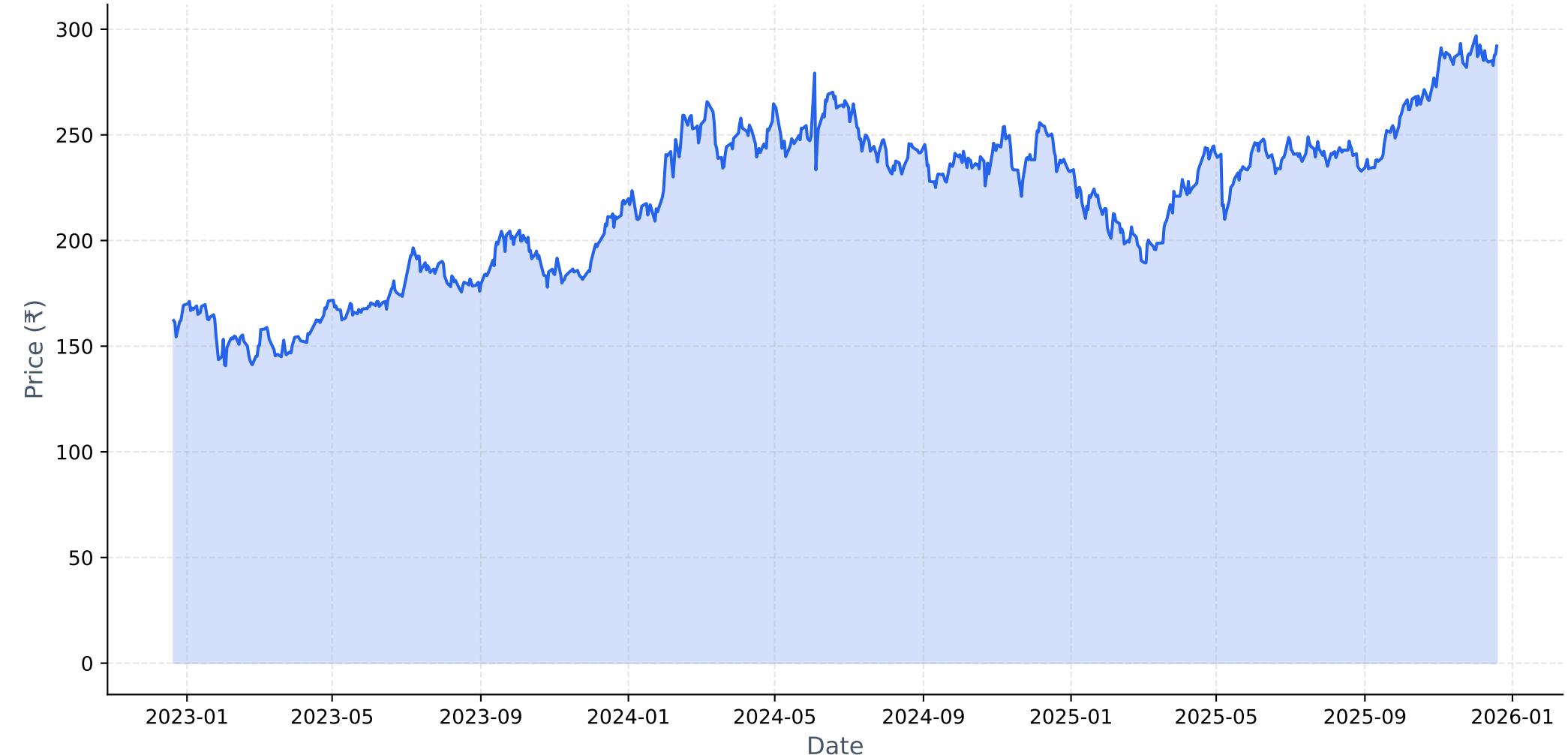
# Stock Detailed Analysis Report

**BANKBARODA.NS**

Current Price: ₹292.05

Generated: 2025-12-20 20:41

# 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:	<b>Weakening Leader</b>
RS Score:	54.0/100
:	

## == RS RATIOS ==:

1M RS:	<b>1.018 [Leader]</b>
3M RS:	<b>1.093 [Leader]</b>
6M RS:	<b>1.174 [Leader]</b>
1Y RS:	<b>1.028 [Leader]</b>
:	

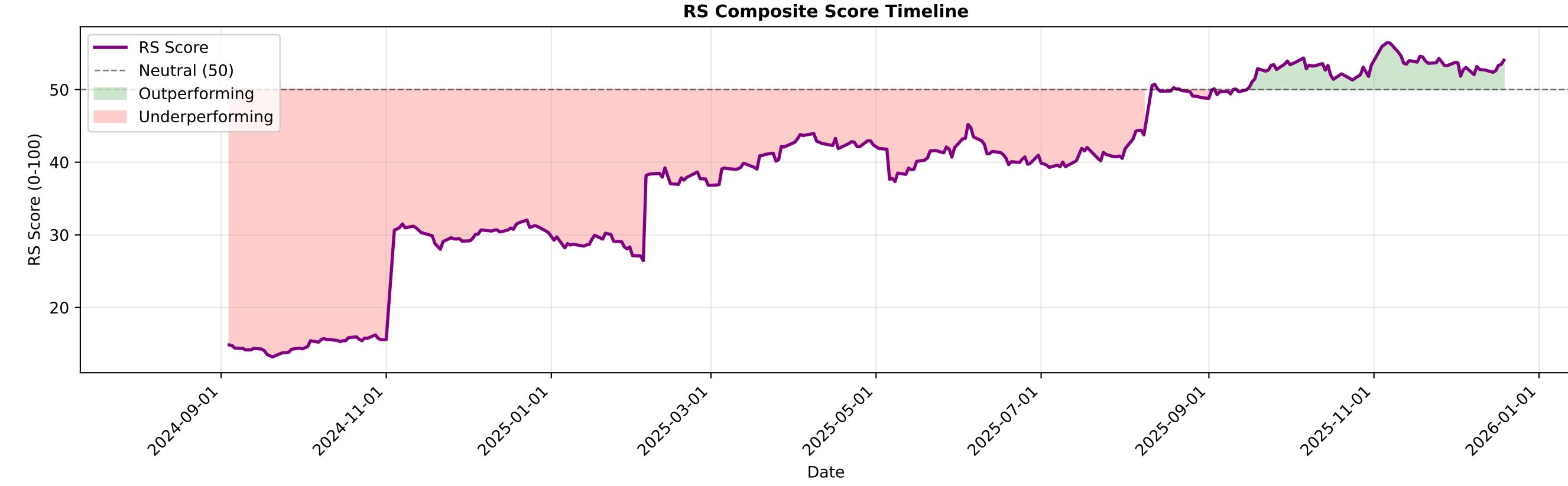
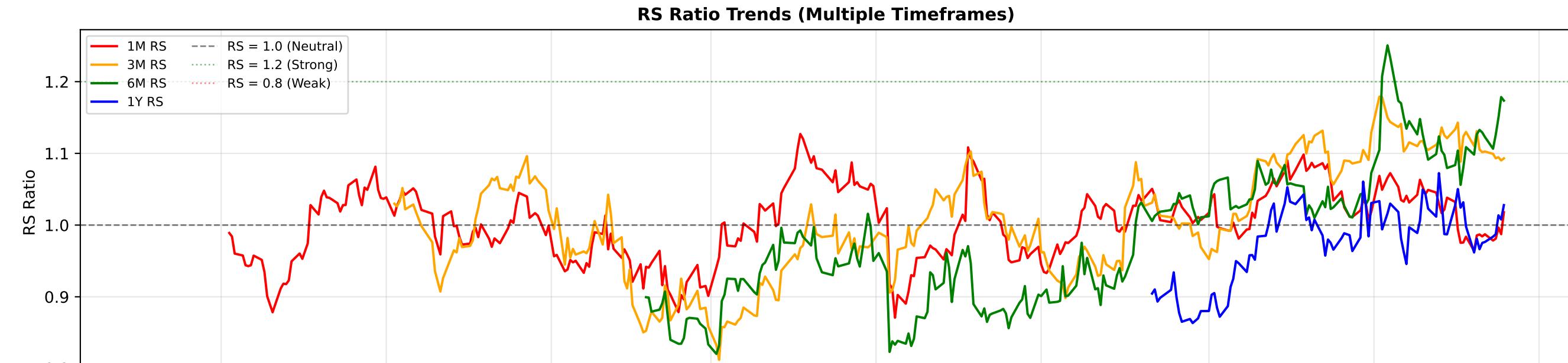
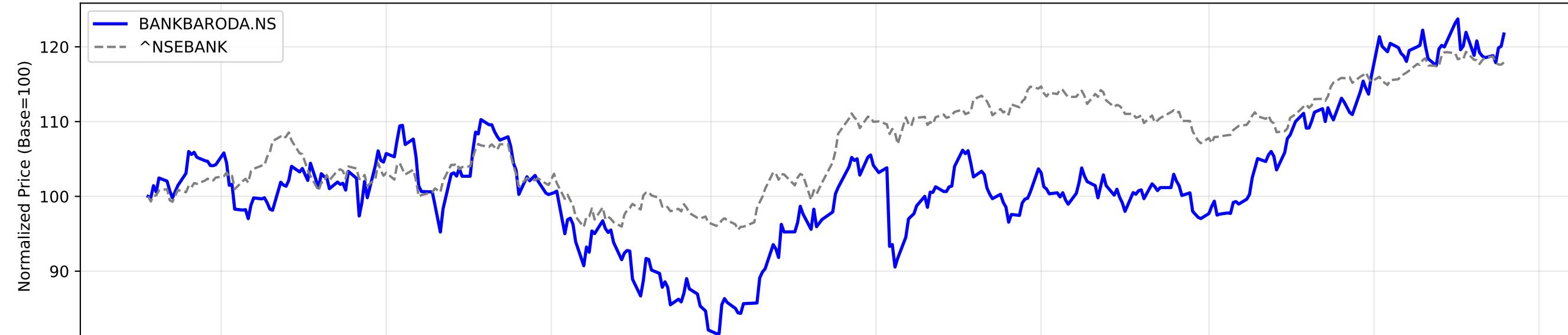
## == TURNAROUND ANALYSIS ==:

Turnaround Status:	<b>Not Detected</b>
:	

## SIGNAL CRITERIA::

✗ Emerging RS:	<b>Not accelerating</b>
✗ Medium-term Lagging:	<b>Not lagging</b>
✗ Performance Improving:	<b>Not improving</b>

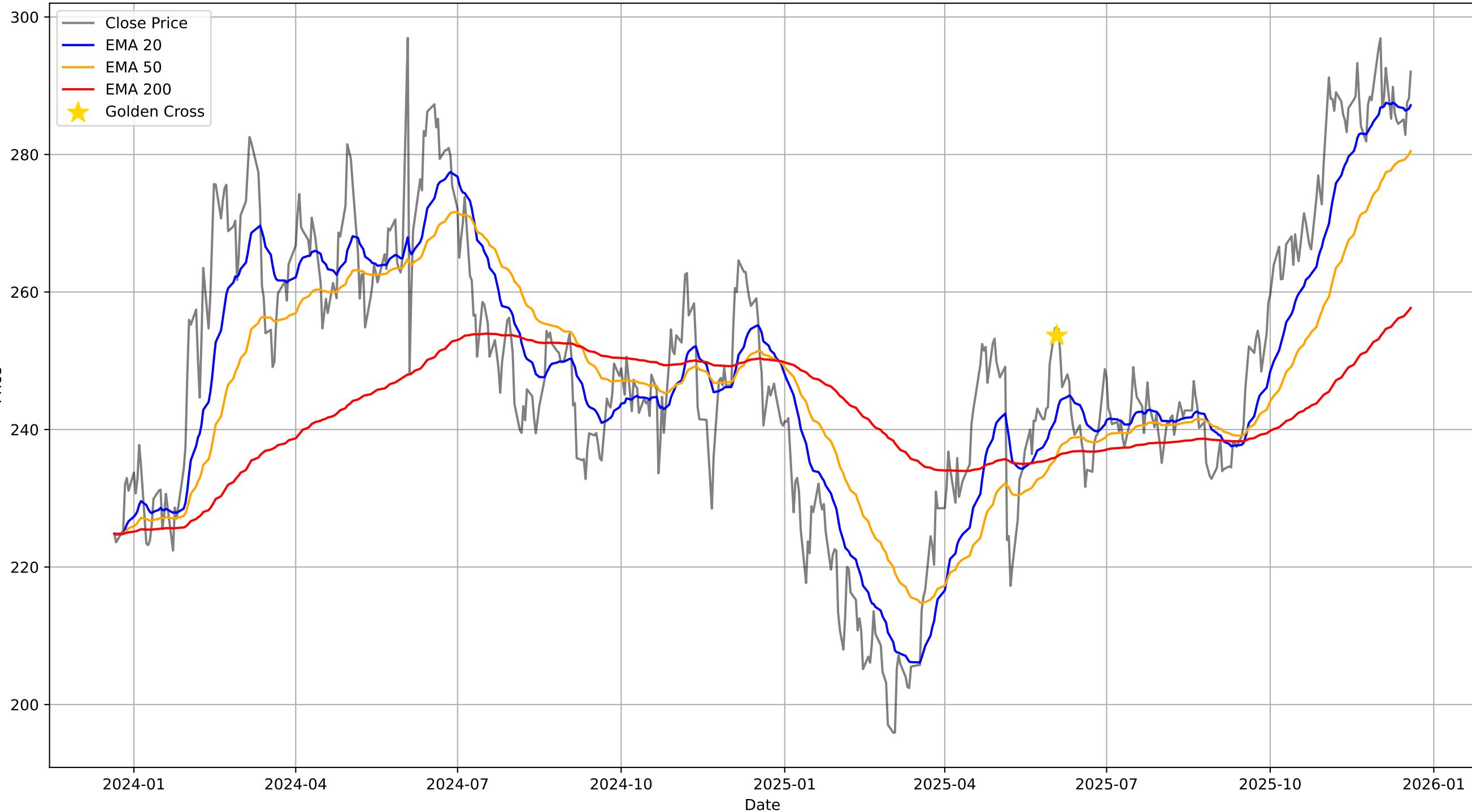
**Relative Strength Analysis: BANKBARODA.NS vs ^NSEBANK**  
**Classification: Weakening Leader**  
**Price Performance Comparison (Normalized)**



## **BANKBARODA.NS - EMA Crossover Summary**

<b>EMA 20:</b>	287.16
<b>EMA 50:</b>	280.48
<b>EMA 200:</b>	257.68
<b>Trend Status:</b>	<b>Strong Uptrend</b>
<b>Golden Cross Date:</b>	2025-06-03 00:00:00
<b>Golden Cross Price:</b>	253.66

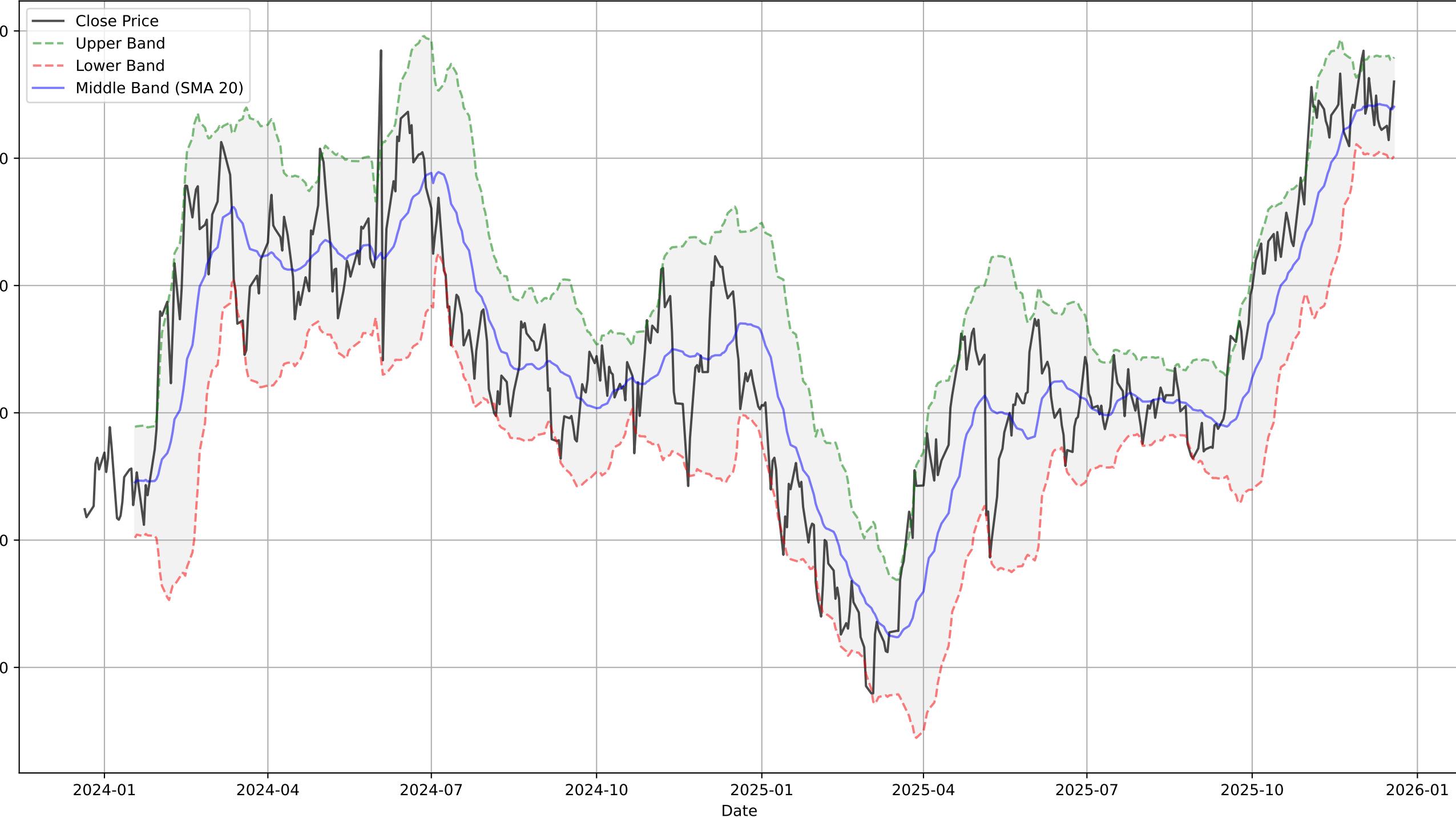
# BANKBARODA.NS EMA Crossover Analysis



## **BANKBARODA.NS - Bollinger Bands Summary**

<b>Current Price:</b>	292.05
<b>Upper Band:</b>	295.87
<b>Middle Band (SMA 20):</b>	288.09
<b>Lower Band:</b>	280.31
<b>%B:</b>	0.7545
<b>Band Width:</b>	0.0540
<b>Status:</b>	Upper Half
<b>Signal:</b>	None

## BANKBARODA.NS Bollinger Bands (20, 2) Analysis



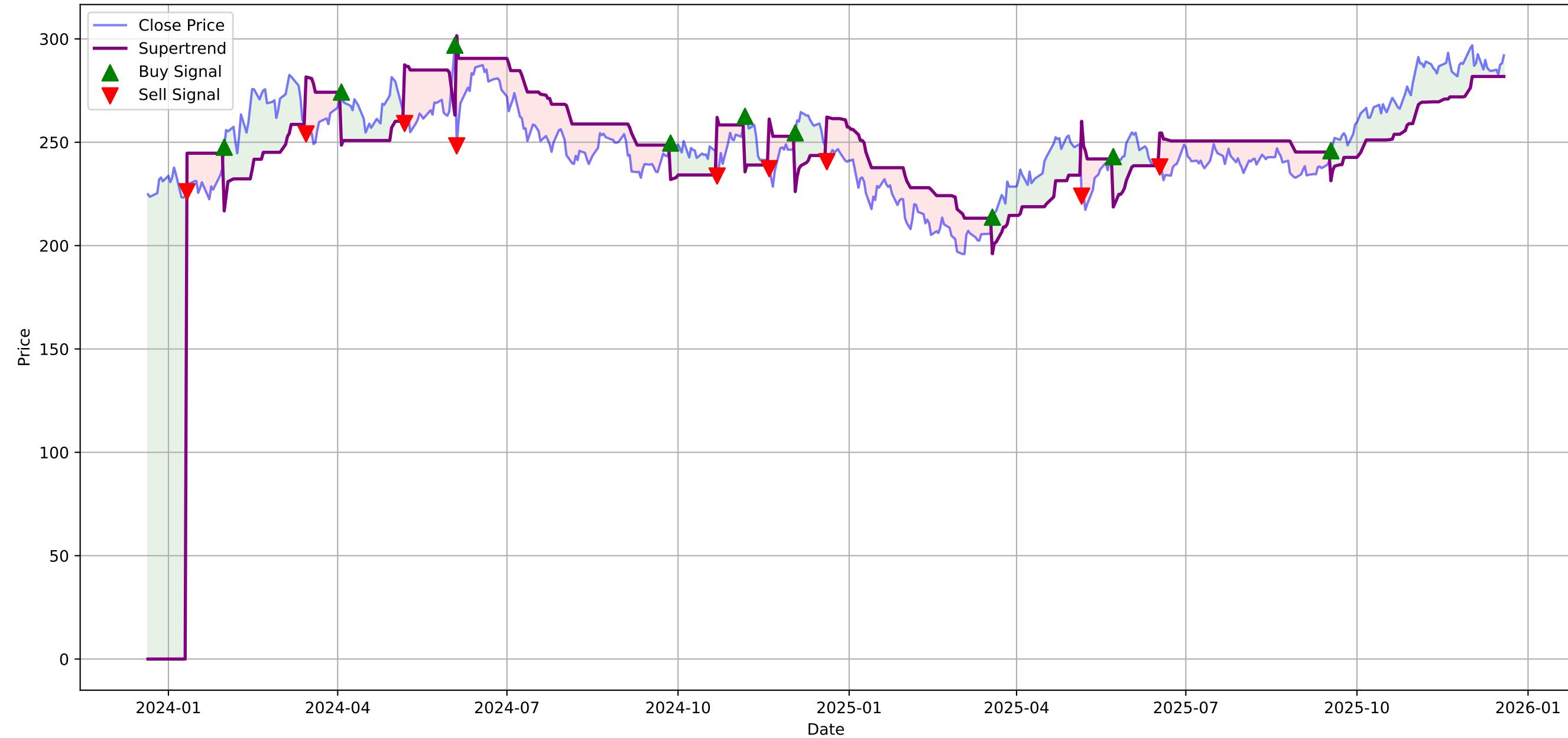
## **BANKBARODA.NS - Supertrend Summary**

**Status:** UPTREND (Buy)

**Supertrend Value:** 281.81

**Signal Identified On:** 2025-09-17

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



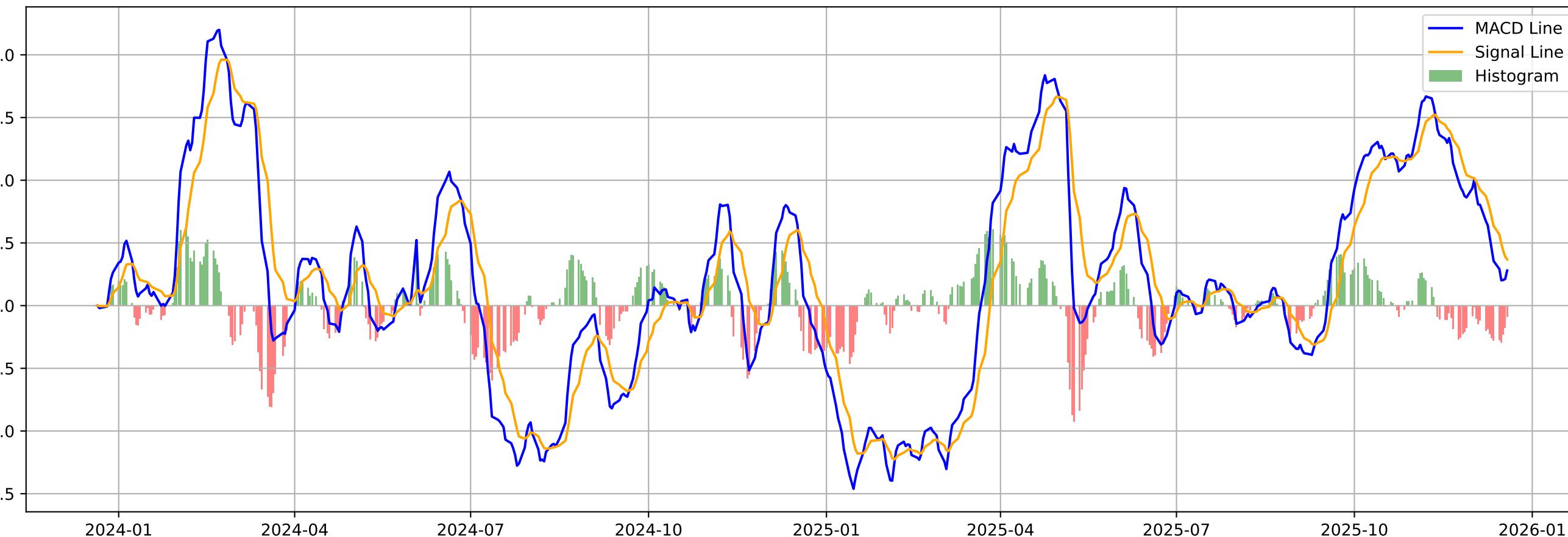
## **BANKBARODA.NS - MACD Summary**

<b>MACD Line:</b>	1.40
<b>Signal Line:</b>	1.84
<b>Histogram:</b>	-0.45
<b>Trend:</b>	<b>Bearish</b>
<b>Momentum:</b>	<b>Weakening</b>
<b>Signal:</b>	None

### BANKBARODA.NS Price



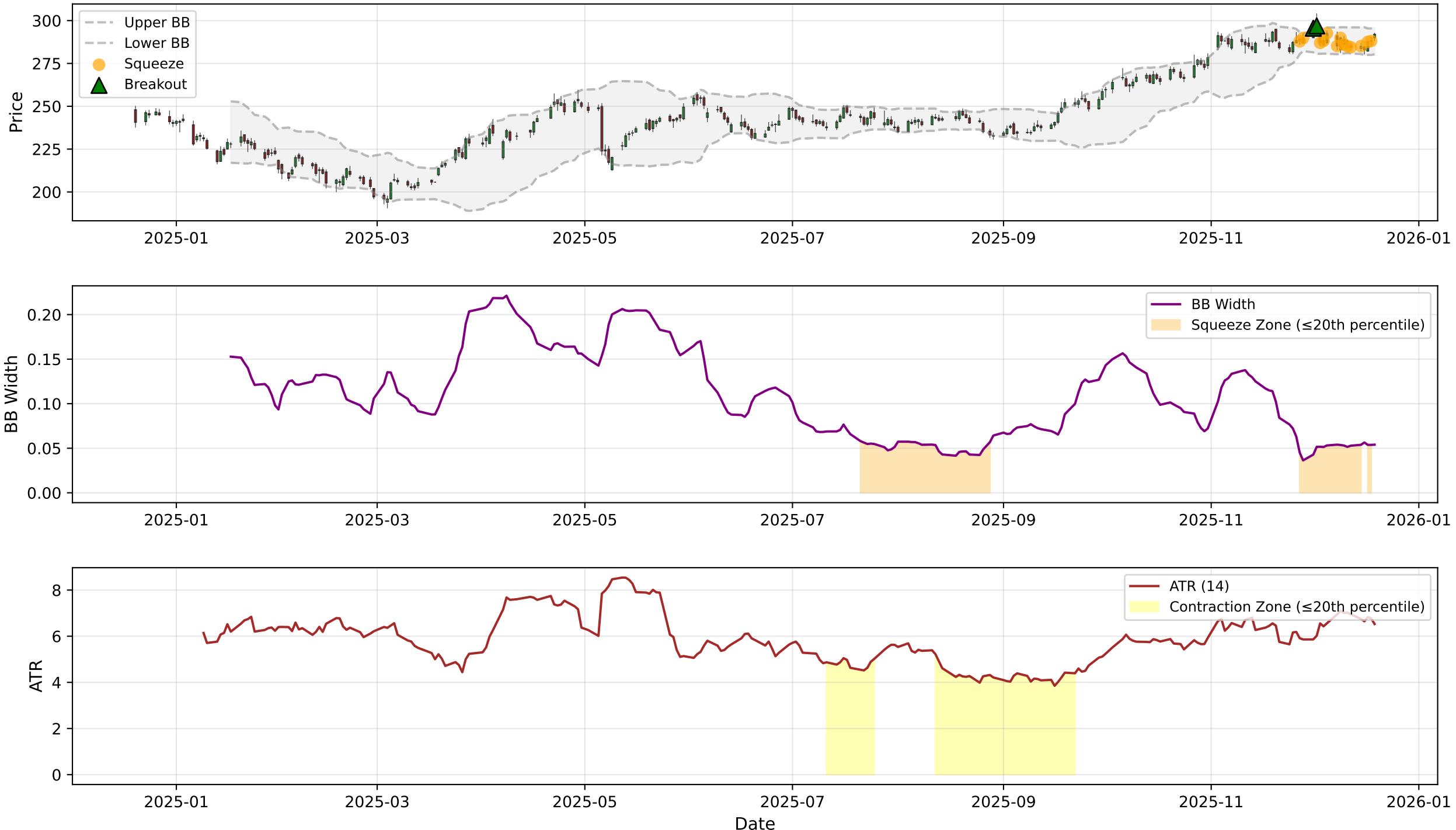
### BANKBARODA.NS MACD (12, 26, 9)



## **BANKBARODA.NS - Volatility Squeeze Summary**

<b>BB Width:</b>	0.0540
<b>ATR:</b>	6.5286
<b>Total Signals:</b>	15
<b>Signal 1:</b>	BB Squeeze at 2025-12-11 00:00:00 (Price: 285.00)
<b>Signal 2:</b>	BB Squeeze at 2025-12-12 00:00:00 (Price: 284.45)
<b>Signal 3:</b>	BB Squeeze at 2025-12-15 00:00:00 (Price: 285.10)
<b>Signal 4:</b>	BB Squeeze at 2025-12-17 00:00:00 (Price: 287.60)
<b>Signal 5:</b>	BB Squeeze at 2025-12-18 00:00:00 (Price: 288.10)

# BANKBARODA.NS - Volatility Squeeze Analysis



# **BANKBARODA.NS - RSI-Volume Summary**

<b>Current RSI:</b>	57.59
<b>Current Volume:</b>	7073187
<b>Volume MA 20:</b>	8748007
<b>Bullish Divergences:</b>	4
<b>Bearish Divergences:</b>	2
<b>Bullish Div 1:</b>	Date: 2025-02-03 00:00:00, Price: 207.99
<b>Bullish Div 2:</b>	Date: 2025-02-14 00:00:00, Price: 205.16
<b>Bearish Div 1:</b>	Date: 2025-07-16 00:00:00, Price: 249.08
<b>Bearish Div 2:</b>	Date: 2025-11-19 00:00:00, Price: 293.30

# BANKBARODA.NS RSI-Volume Divergence Analysis

