

Gemini Stock Analysis Report

Based on the detailed technical and fundamental report provided for **BANKBARODA.NS** (generated 2026-01-31), here is the analysis for a positional trade.

Step 1: Audit the Data

- **Data Present:**
 - **Price Action:** Daily, Weekly, and 15-min candlestick charts with EMA overlays.
 - **Trend Indicators:** Moving Averages (20, 50, 200 EMA), Supertrend, and MACD.
 - **Volatility:** Bollinger Bands and Squeeze analysis.
 - **Momentum/Oscillators:** RSI and Relative Strength (RS) against the Benchmark (NSEBANK).
 - **Volume:** Volume profile, accumulation/distribution signals.
 - **Fundamentals:** Snapshot of revenue/earnings growth (long & short term).
 - **Data Missing:**
 - Specific option chain data (Open Interest) which helps pinpoint resistance, though usually secondary for cash positional trades.
 - **Confidence Level: High.** The report is comprehensive, covering multi-timeframe technicals, volume analysis, and fundamental context, allowing for a robust assessment.
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Step 2: Analyze the Setup

Price Structure & Trend:

- **Primary Trend:** The stock is in a **Long-term Uptrend**. It is trading well above the 200 EMA (266.16) and the 50 EMA (294.52).
- **Immediate Trend:** The stock is currently in a **Short-term Correction/Pullback**. The current price (299.40) has closed below the 20 EMA (301.29) and the Bollinger Middle Band (303.64).
- **Support:** Strong confluence of support exists between **292 and 294** (Supertrend Support at 292.49 and 50 EMA at 294.52).

Momentum & Strength:

- **MACD:** **Bearish**. The MACD line (2.02) has crossed below the Signal line (3.00), and the histogram is negative. This indicates active downward momentum.
- **Relative Strength:** The stock is classified as a **"Weakening Leader"** (Page 4). The RS line against the Bank Index is flattening, suggesting it is temporarily lagging the sector.
- **RSI:** Neutral at 49.40. It is cooling off from highs but has not yet hit oversold territory (30).

Volume & Fundamentals:

- **Volume Analysis:** A concern is the presence of **"Distribution Days"** on 2026-01-29 and 2026-01-30 (Page 18). This implies institutional selling on the recent pullback.
 - **Fundamentals:** While long-term growth is visible, the **Short-term Net Income** dropped significantly (-35.99% QoQ, Page 3). This fundamental weakness aligns with the technical pullback.
-

Step 3: Formulate the Recommendation

Should I enter this stock now? **NO** (Wait for confirmation).

Reasoning: While the long-term chart is bullish, the immediate setup is risky. Entering at INR 299.40 means

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catching a "falling knife" while momentum (MACD) is bearish and the price is below the 20-day baseline. The presence of recent distribution days and a drop in quarterly income suggests the pullback might test the 50 EMA (INR 294) before stabilizing. A prudent entry requires the stock to prove it has finished the correction.

Conditional Plan (Wait for Trigger):

- **Condition to Buy:** The stock must reclaim short-term momentum to negate the bearish MACD. Look for a **Daily Close above the 20 EMA and Bollinger Middle Band.**
- **Entry Price:** INR 304.00 (Wait for price to clear the 301-303 resistance zone).
- **Stop Loss:** INR 291.00 (Strictly below the Daily Supertrend support of 292.49 and the 50 EMA).
- **Take Profit:** INR 335.00 (Targeting a break of recent highs ~315 and extension towards the next psychological level, offering a ~10% upside from entry).

Risk/Reward Ratio: Approximately 1:2.4 (Risking INR 13 to make INR 31).

News & Analyst Targets

Stock Research Report: Bank of Baroda (BANKBARODA)

Date: January 31, 2026 **Subject:** Weekly Update & Post-Earnings Analysis

1) Latest News for Bank of Baroda (This Week)

The most significant event this week was the announcement of **Q3 FY26 financial results** on January 30, 2026. Key highlights include:

- **Steady Profit Growth:** The bank reported a standalone net profit of **INR 5,055 crore**, a **4.5% YoY increase** compared to INR 4,837 crore in Q3 FY25. This growth was primarily driven by lower provisioning requirements rather than core income growth.
- **Asset Quality Improvement:** Gross Non-Performing Assets (NPA) ratio improved significantly to **2.04%** (down from 2.43% YoY), while the Net NPA ratio stood at **0.57%**.
- **NII & Margins Under Pressure:** Net Interest Income (NII) remained virtually flat at **INR 11,800 crore** (+0.1% YoY). The Global Net Interest Margin (NIM) compressed to **2.79%** from 3.04% a year ago due to rising deposit costs.
- **Credit & Deposit Growth:** Global advances grew by **14.7% YoY**, driven by strong retail growth (mortgages, auto, education loans). Global deposits rose by **10.3% YoY**.
- **Fundraising Approval:** The Board approved raising up to **INR 15,000 crore** through long-term bonds for infrastructure and affordable housing financing.

2) Brokerage Upgrades & Downgrades

Activity from major brokerages has been mixed but generally leans towards "Hold" or "Buy" with a few cautious stances recently updated in January 2026:

- **Macquarie:** **Upgraded** the stock to '**Neutral**' (from Underperform) on Jan 12, 2026, citing better valuation comfort relative to peers.
- **JPMorgan:** **Maintained** its '**Overweight**' rating on Jan 07, 2026, remaining bullish on the bank's long-term structural improvements.
- **Jefferies:** **Maintained** a '**Hold**' rating on Jan 05, 2026, expressing caution regarding near-term margin pressure.

3) Other News Impacting Bank of Baroda

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- **Sectoral Headwinds:** The broader PSU Bank index has faced selling pressure this week due to concerns over compressing margins across the sector. Bank of Baroda's stock has seen volatility, trading near **INR 299-303**, slightly correcting post-results due to the flat NII growth.
- **Strategic Shift:** Management has indicated a shift away from bulk deposits to protect margins, guiding for a NIM recovery to ~2.90% by Q4 FY26.
- **Infra Financing Push:** The bank's specific approval for "Green Infrastructure Bonds" aligns with the government's push for sustainable development, potentially opening new low-cost avenues for funds.

4) Latest Analyst Price Targets (January 2026)

The consensus among the analyst community remains largely positive, seeing upside from the current market price (CMP) of approx. **INR 299**.

Brokerage / Analyst	Rating / View	Target Price (INR)	Date of Report
JPMorgan	Overweight	365	Jan 07, 2026
Emkay Global	Buy	350	Dec 23, 2025*
ICICI Direct	Buy	340	Dec 18, 2025*
Anand Rathi	Buy	345	Nov 02, 2025*
Consensus (Avg)	Buy	323	Jan 30, 2026
Jefferies	Hold	315	Jan 05, 2026
Macquarie	Neutral	280	Jan 12, 2026
Morgan Stanley	Underweight	120	Dec 31, 2025

**Note: Targets from late 2025 are included as they remain active and relevant leading into the Q3 result cycle.*

Analyst Takeaway: While the bottom-line growth is stable, the street is closely watching the "Margin (NIM)" trajectory. The stock is currently consolidating; long-term investors are favoring the improved asset quality, while short-term traders are cautious about the flat Net Interest Income.

Stock Detailed Analysis Report

BANKBARODA.NS

Current Price: ₹299.40

Generated: 2026-01-31 11:28

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:	54.1/100
:	

== RS RATIOS ==:

1M RS:	1.000 [Leader]
3M RS:	1.072 [Leader]
6M RS:	1.172 [Leader]
1Y RS:	1.121 [Leader]
:	

== TURNAROUND ANALYSIS ==:

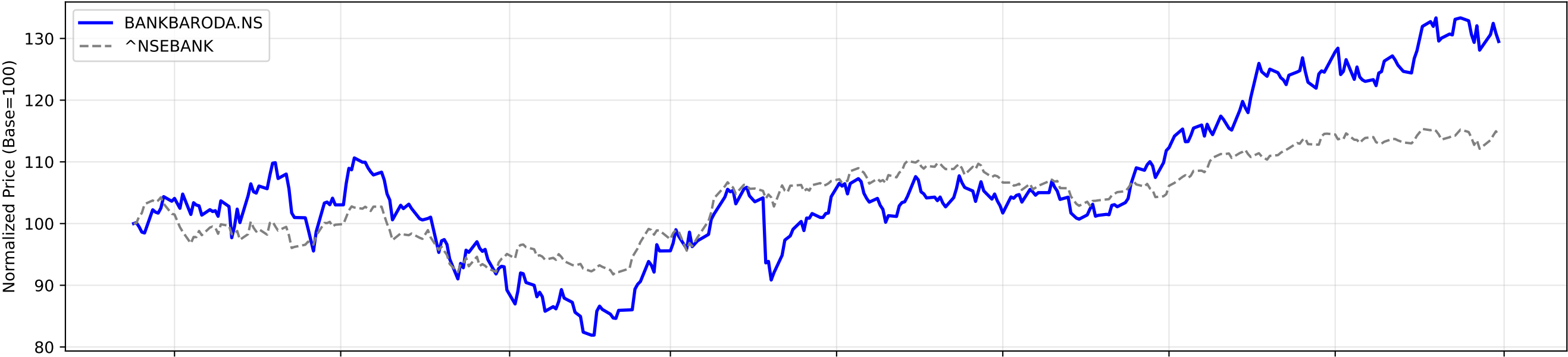
Turnaround Status:	Not Detected
:	

SIGNAL CRITERIA::

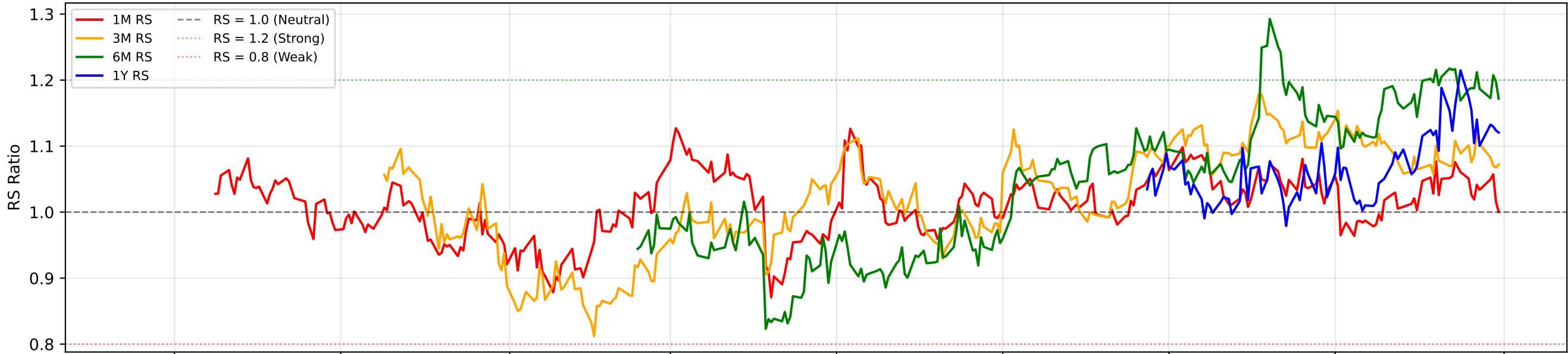
× Emerging RS:	Not accelerating
× Medium-term Lagging:	Not lagging
× Performance Improving:	Not improving

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

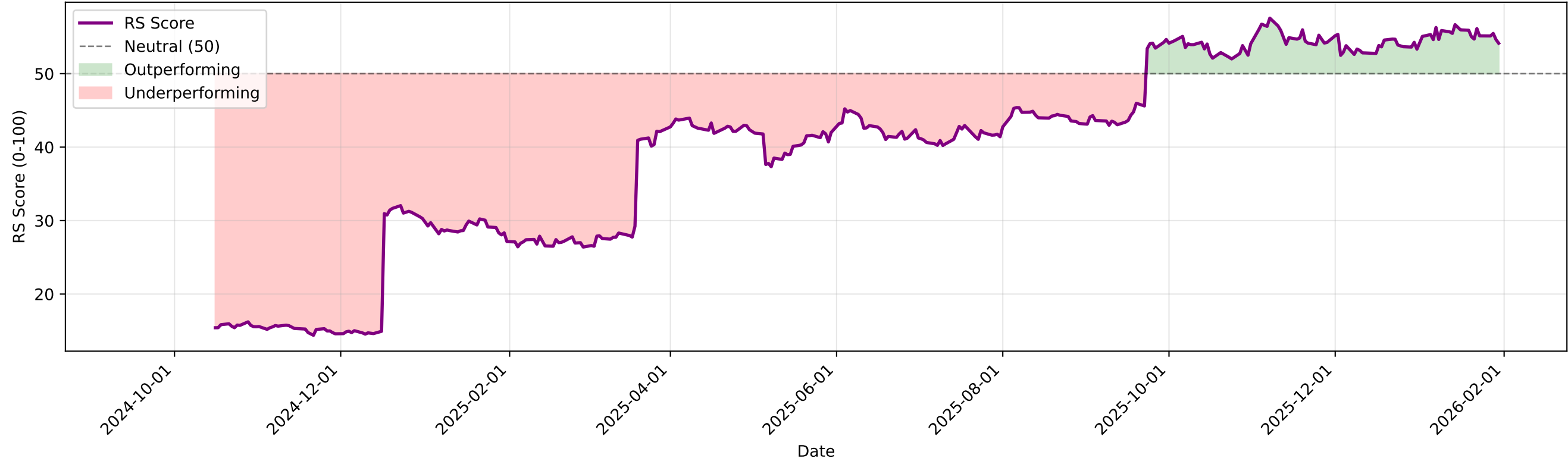
Price Performance Comparison (Normalized)



RS Ratio Trends (Multiple Timeframes)



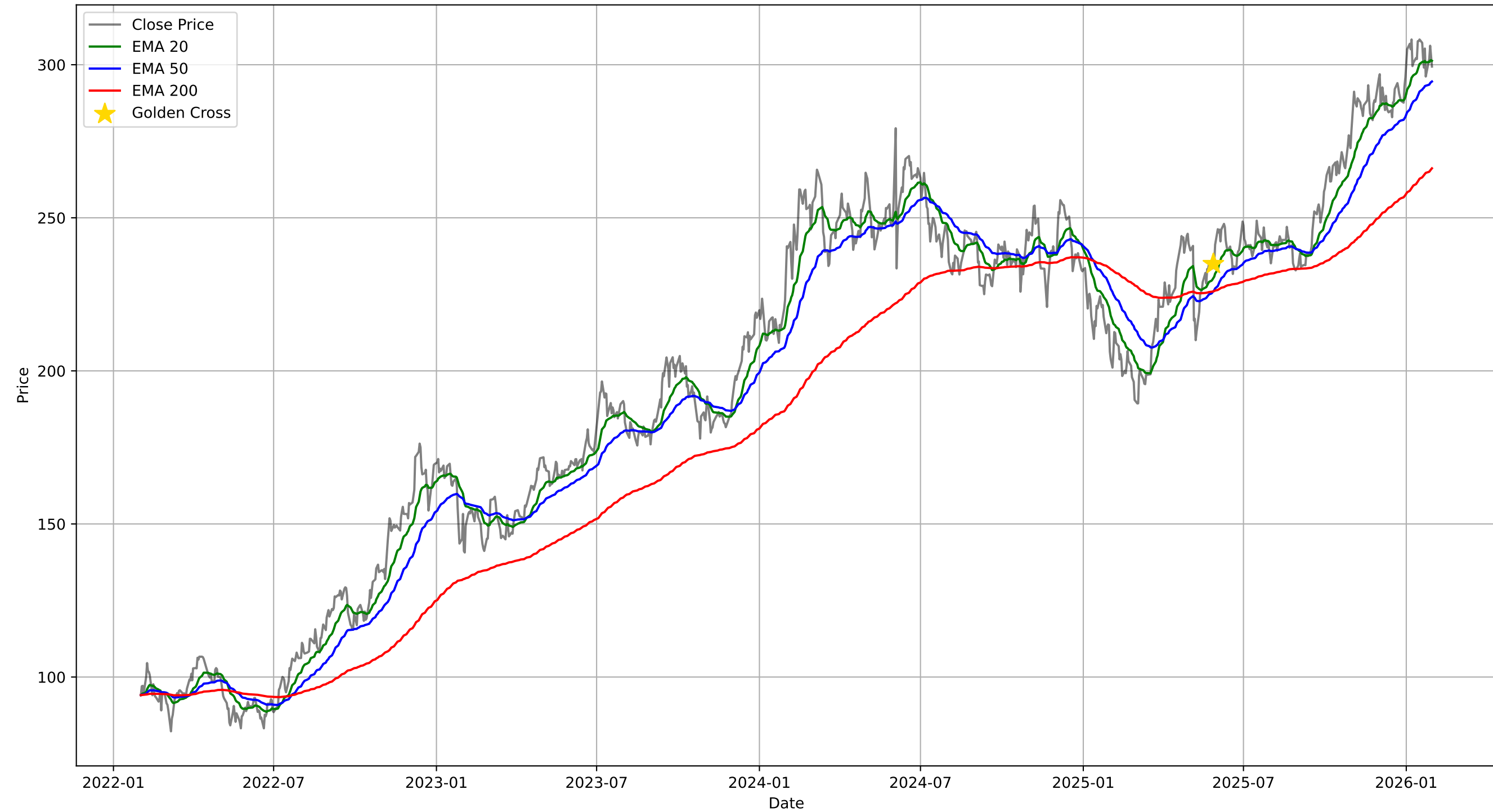
RS Composite Score Timeline



BANKBARODA.NS - EMA Crossover Summary

EMA 20:	301.29
EMA 50:	294.52
EMA 200:	266.16
Trend Status:	Strong Uptrend
Golden Cross Date:	2025-05-28 00:00:00+05:30
Golden Cross Price:	234.93

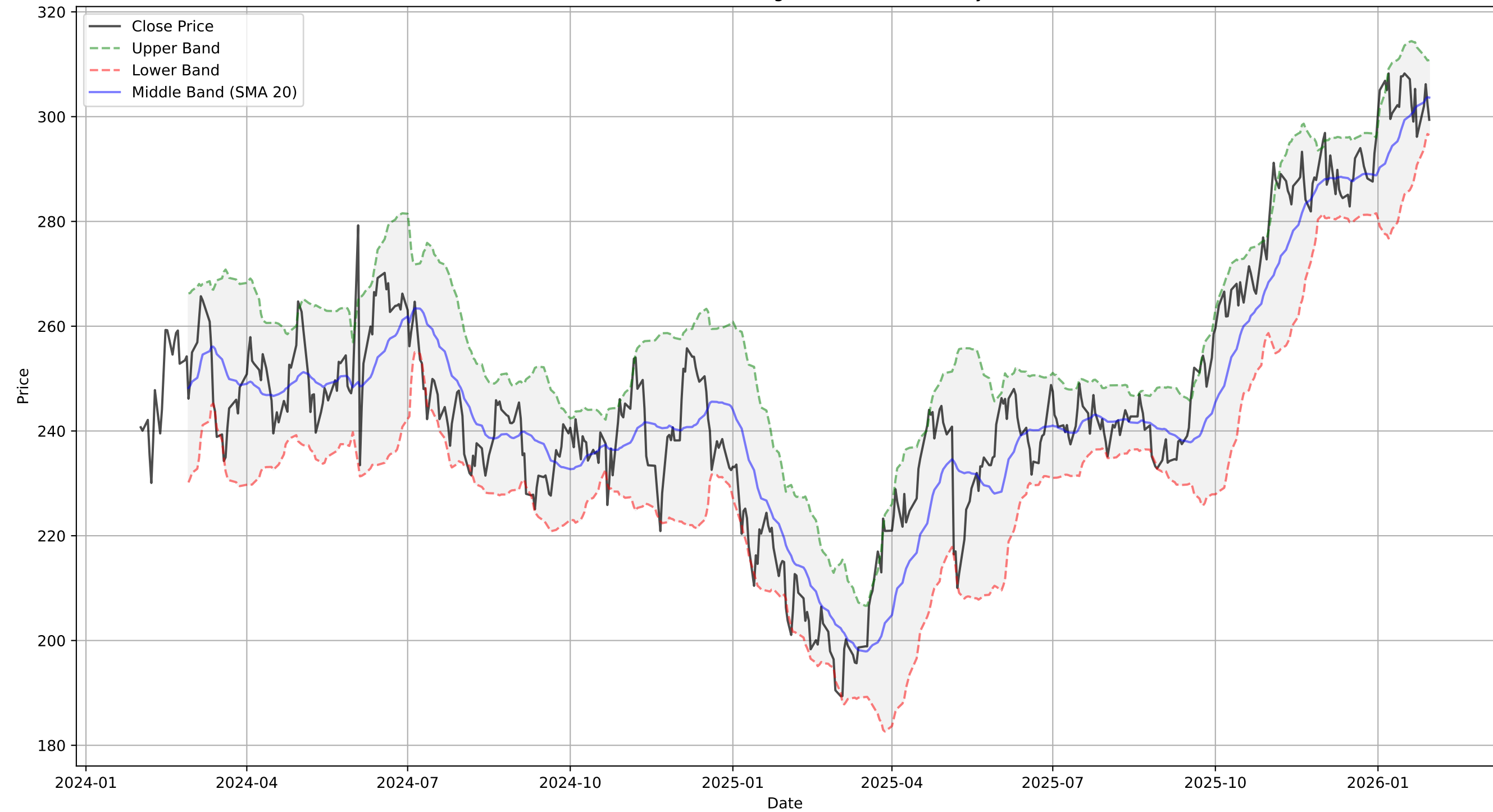
BANKBARODA.NS EMA Crossover Analysis



BANKBARODA.NS - Bollinger Bands Summary

Current Price:	299.40
Upper Band:	310.81
Middle Band (SMA 20):	303.64
Lower Band:	296.47
%B:	0.2041
Band Width:	0.0472
Status:	Lower Half
Signal:	None

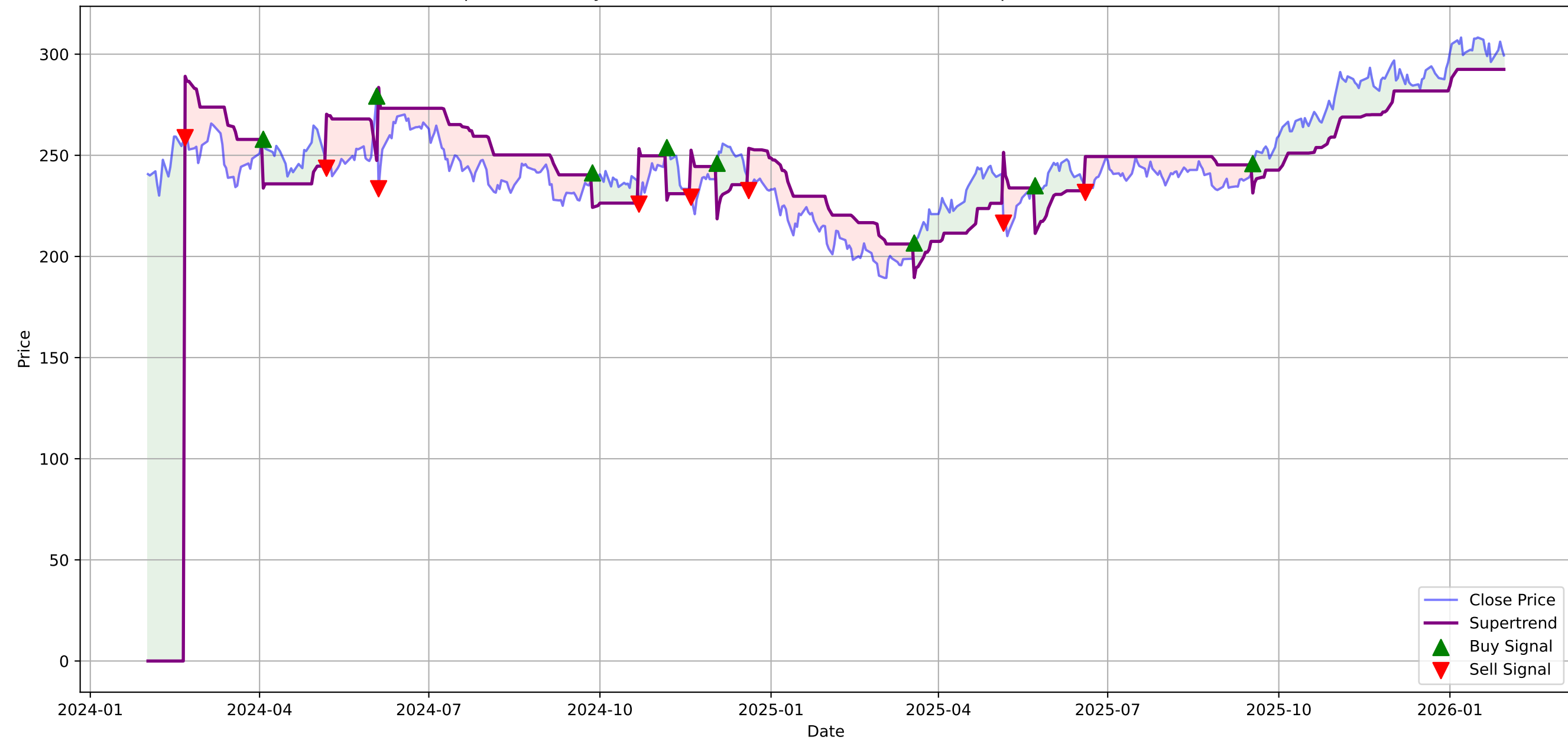
BANKBARODA.NS Bollinger Bands (20, 2) Analysis



BANKBARODA.NS - Supertrend Summary

Status:	UPTREND (Buy)
Supertrend Value:	292.49
Signal Identified On:	2025-09-17

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



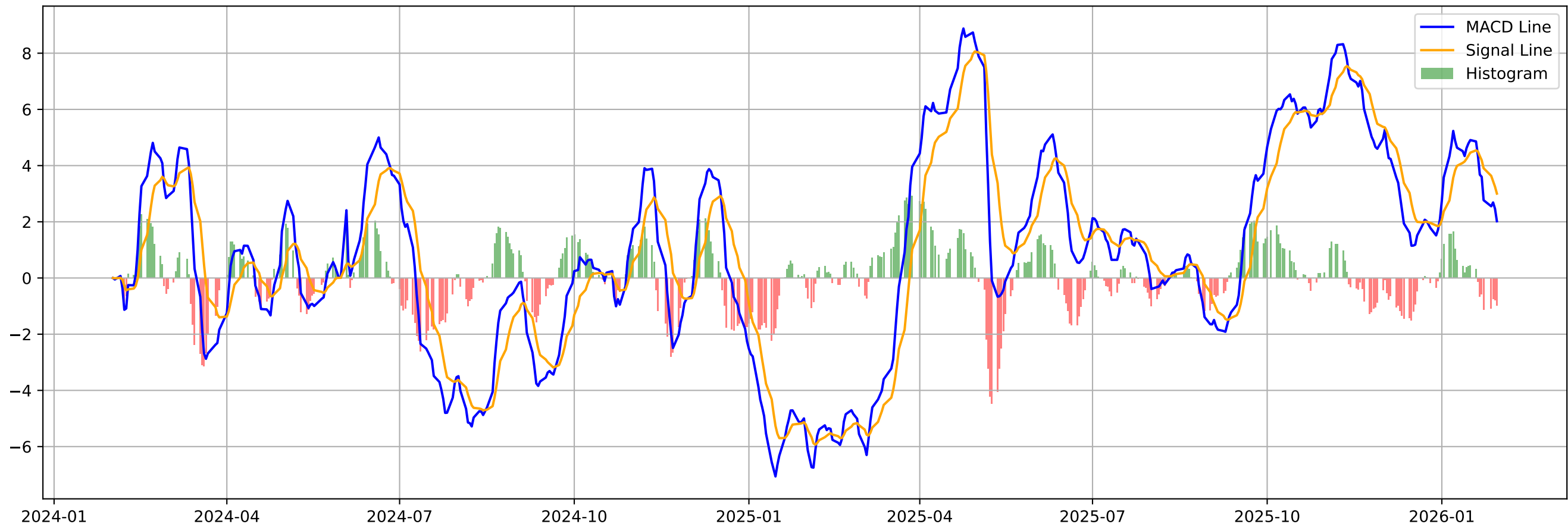
BANKBARODA.NS - MACD Summary

MACD Line:	2.02
Signal Line:	3.00
Histogram:	-0.98
Trend:	Bearish
Momentum:	Strengthening
Signal:	None

BANKBARODA.NS Price



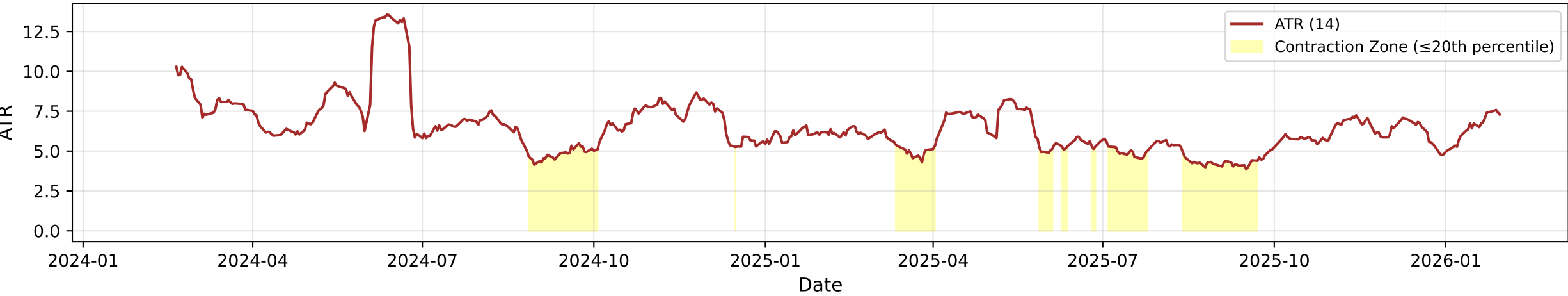
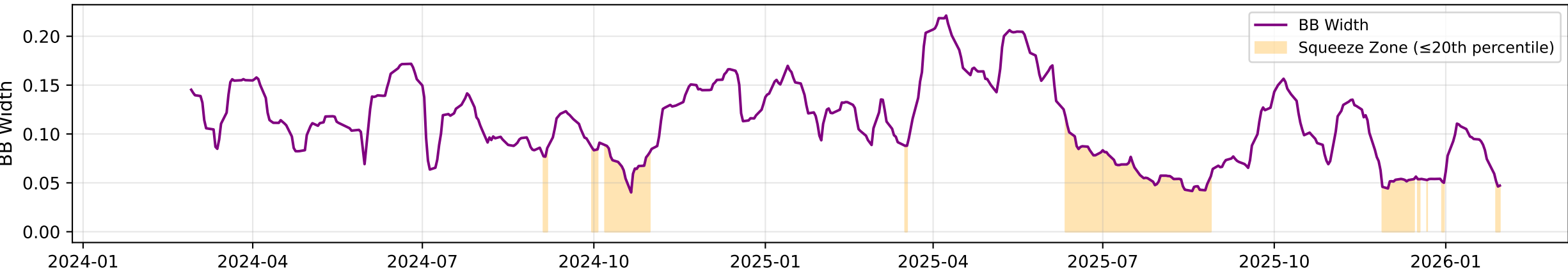
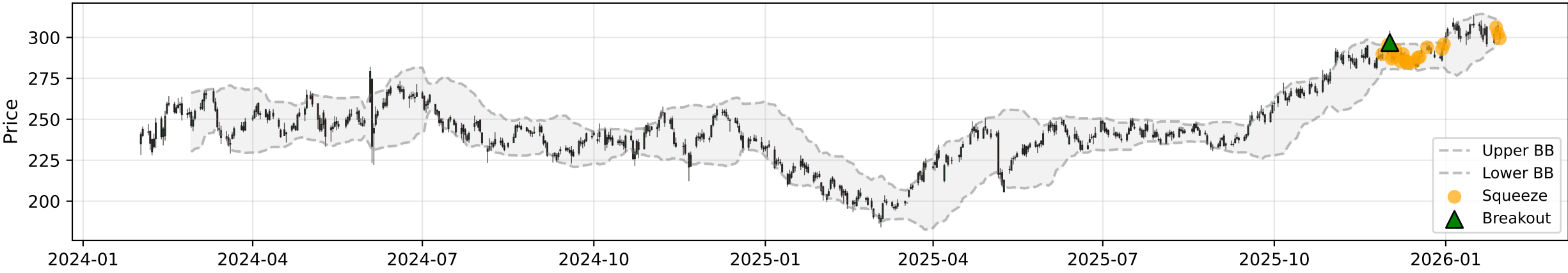
BANKBARODA.NS MACD (12, 26, 9)



BANKBARODA.NS - Volatility Squeeze Summary

BB Width:	0.0472
ATR:	7.2893
Total Signals:	20
Signal 1:	BB Squeeze at 2025-12-30 00:00:00+05:30 (Price: 293.00)
Signal 2:	BB Squeeze at 2025-12-31 00:00:00+05:30 (Price: 295.90)
Signal 3:	BB Squeeze at 2026-01-28 00:00:00+05:30 (Price: 306.20)
Signal 4:	BB Squeeze at 2026-01-29 00:00:00+05:30 (Price: 302.45)
Signal 5:	BB Squeeze at 2026-01-30 00:00:00+05:30 (Price: 299.40)

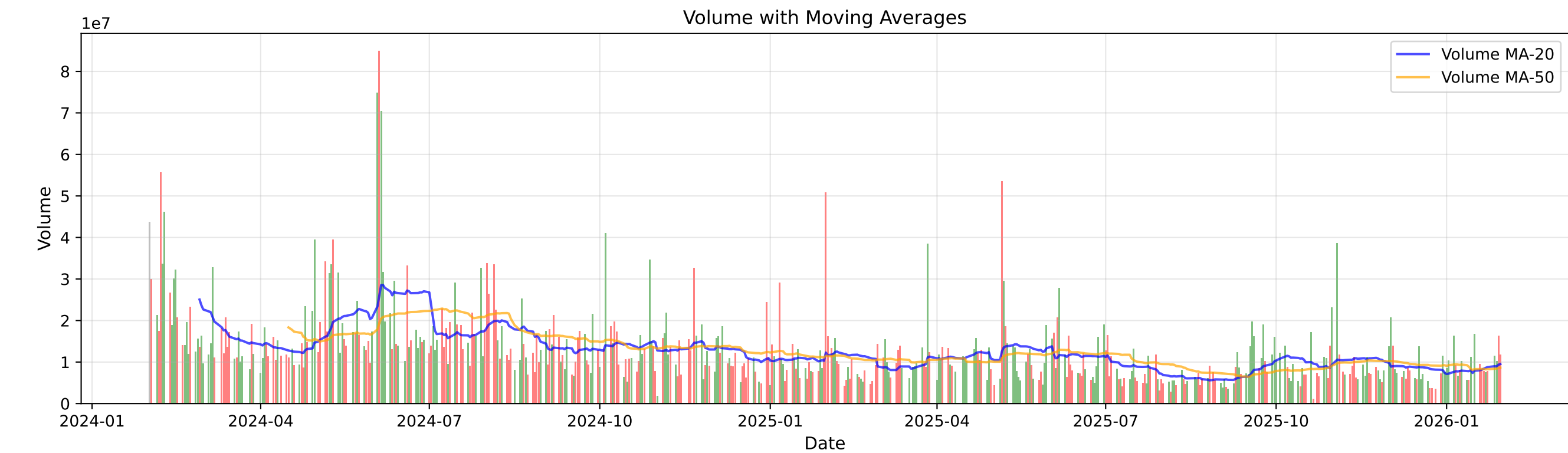
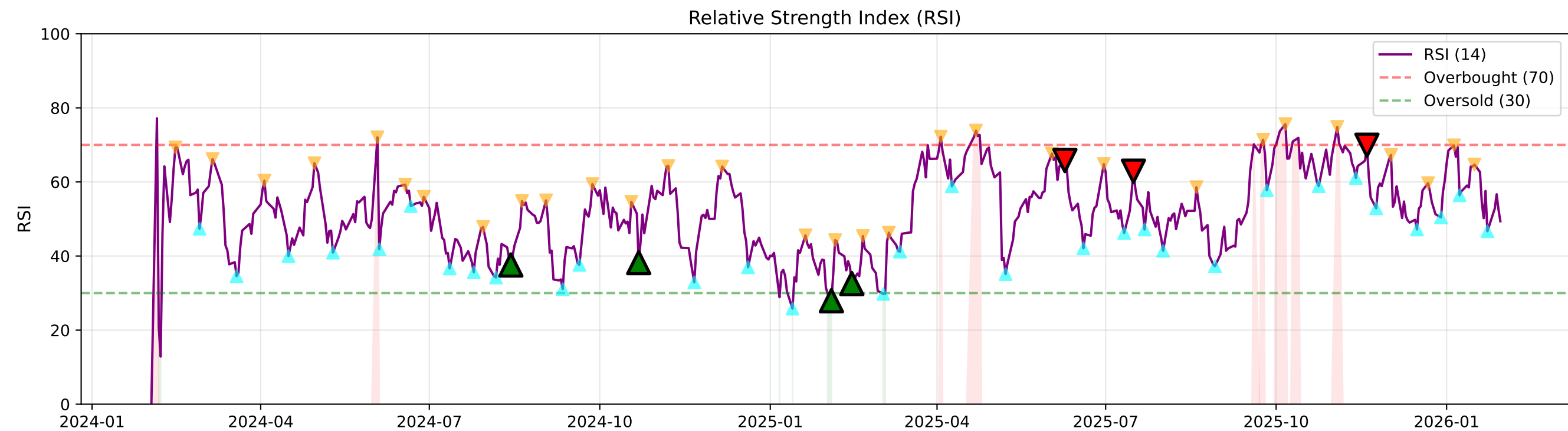
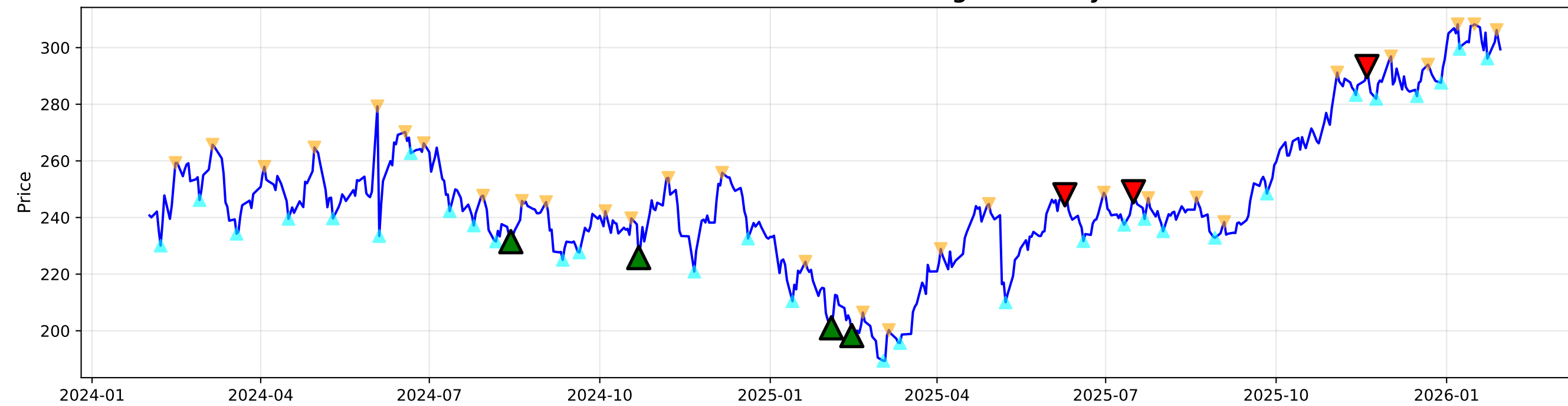
BANKBARODA.NS - Volatility Squeeze Analysis



BANKBARODA.NS - RSI-Volume Summary

Current RSI:	49.40
Current Volume:	11708481
Volume MA 20:	9515318
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:

37 Signals Detected

:

2026-01-16 [-]:

Climax Volume (Churning)

2026-01-19 [-]:

Distribution Day

2026-01-23 [+]:

Selling Exhaustion (Bullish Div)

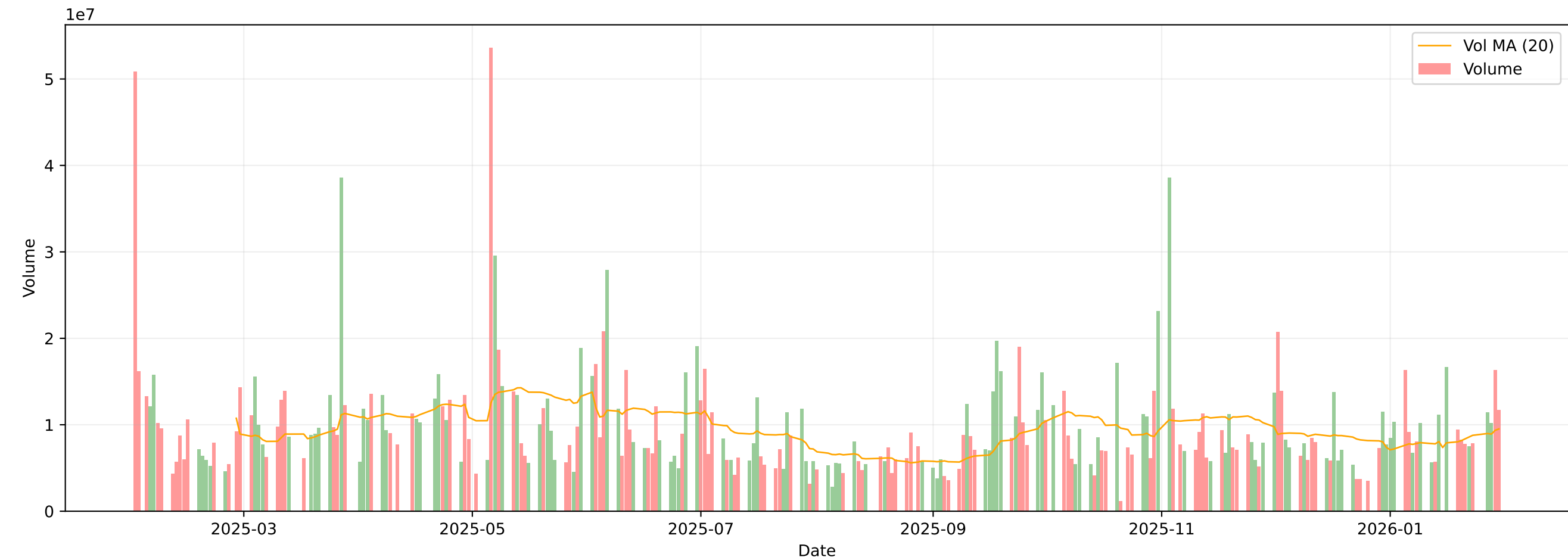
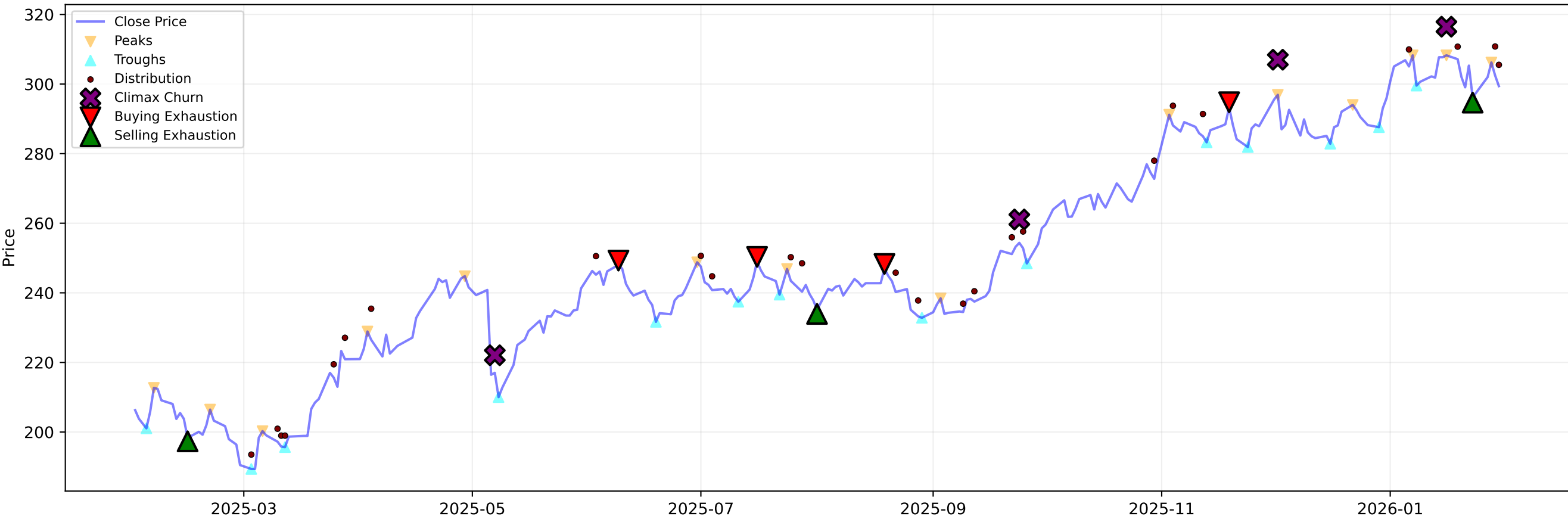
2026-01-29 [-]:

Distribution Day

2026-01-30 [-]:

Distribution Day

BANKBARODA.NS - Volume Analysis



Multi-Timeframe Supertrend Analysis

Timeframe	Status	Value	Last Price	Signal Date
1 Week	UPTREND (Buy)	276.45	299.4	2025-09-29
1 Day	UPTREND (Buy)	292.49	299.4	2025-09-17
15 Min	DOWNTREND (Sell)	303.51	300.0	2026-01-29

Multi-Timeframe MACD Analysis

Timeframe	Trend	Momentum	Signal
1 Week	Bullish	Weakening	No Signal
1 Day	Bearish	Strengthening	No Signal
15 Min	Bullish	Strengthening	Bullish Crossover (Buy)



Trendlyne Snapshot - BANKBARODA_main

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Bank of Baroda

NSE: BANKBARODA | BSE: 532134

Bank of Baroda Live Share Price Today, Share Analysis and Chart

Turnaround Potential

In 8 Starfolio Baskets

299.40

-3.05 (-1.01%)

↑ Near 52W High of ₹313.35

13.1M

NSE+BSE Volume

NSE 30 Jan, 2026 3:31 PM (IST)

Watchlist

Portfolio

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My Notes

TRADE STOCK

Board Meeting

The latest board meeting for Bank of Baroda took place on 30 Jan 2026, for the purpose of Quarterly Results & Fund Raising

See details

Overview

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STOCK REPORT

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Bank of Baroda Key Metrics

Preset Metrics

Preset Metrics

My Metrics

Default

Key Metrics

DVM

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Corporate actions

Company Profile

Market Capitalization > High in Industry	154,830.6	PE TTM > Below Industry Median	8	PEG TTM > Negative PEG TTM	-1.7	Price to Book > Low in Industry
Institutional holding current Qtr % > Below Industry Median	28.6	Revenue Growth Qtr YoY % > Below Industry Median	3.2	Operating Revenue growth TTM % > Below Industry Median	4.3	Net Profit Qtr Growth YoY % > Low in Industry
Net Profit TTM Growth % > Negative Net Profit TTM Growth %	-4.7	Operating Profit Margin Qtr % > Below Industry Median	28.7	Operating Profit Margin TTM % > Below Industry Median	27.4	Piotroski Score > Below Industry Median
P.D.F. N/A	44.0	P.D.F. N/A	0.4	ROE Annual % >	11.1	

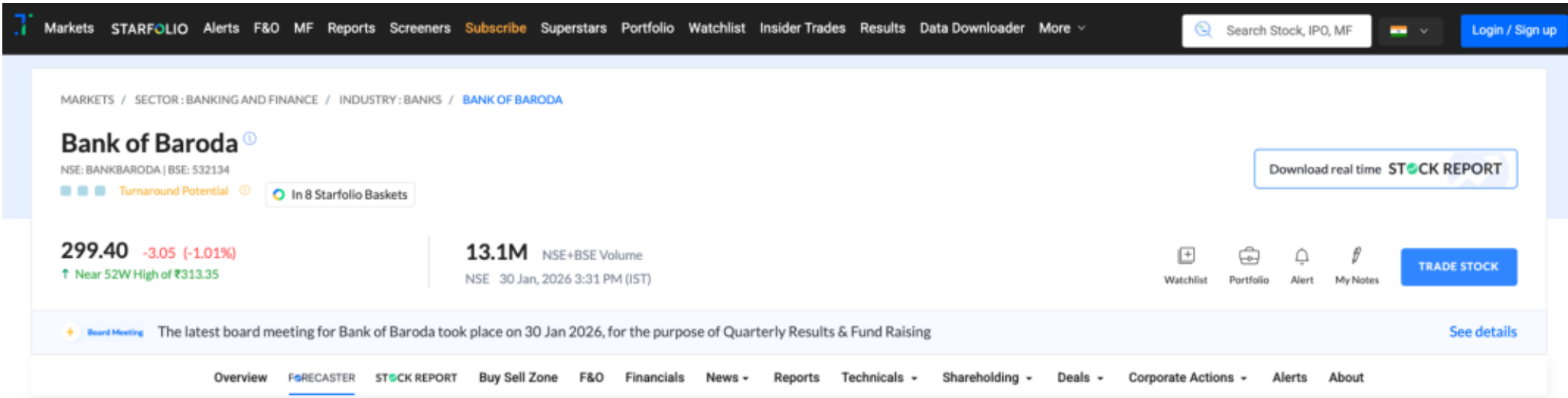
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Trendlyne Snapshot - BANKBARODA_forecaster



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.



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SAMPLE DATA BELOW

