

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.

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]
:	

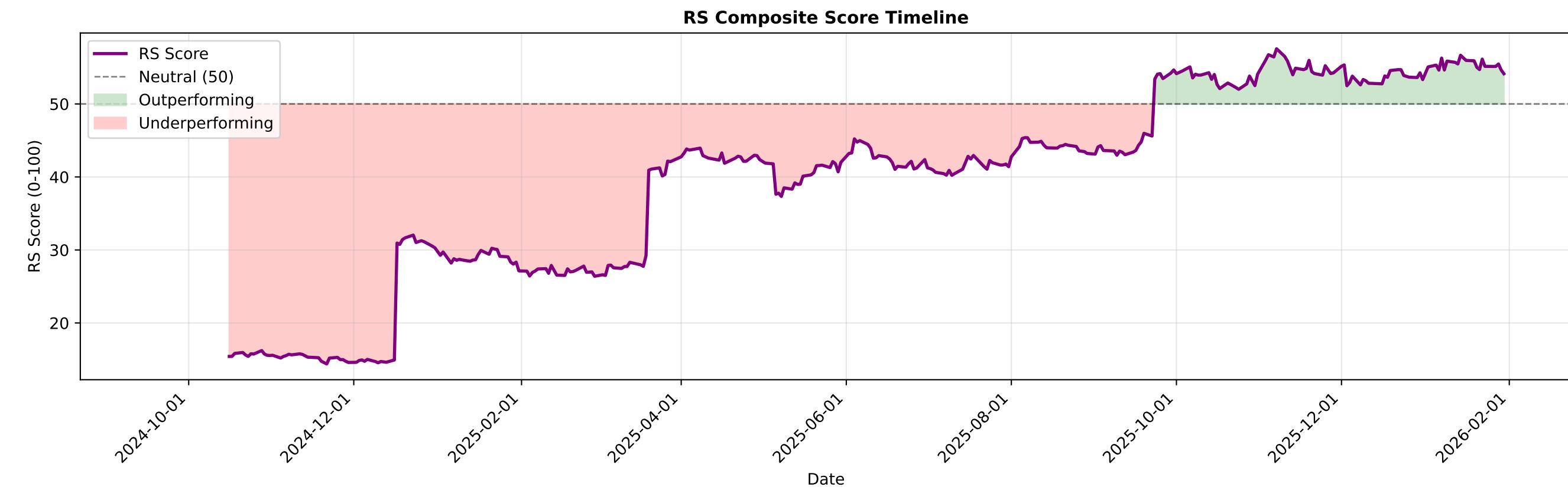
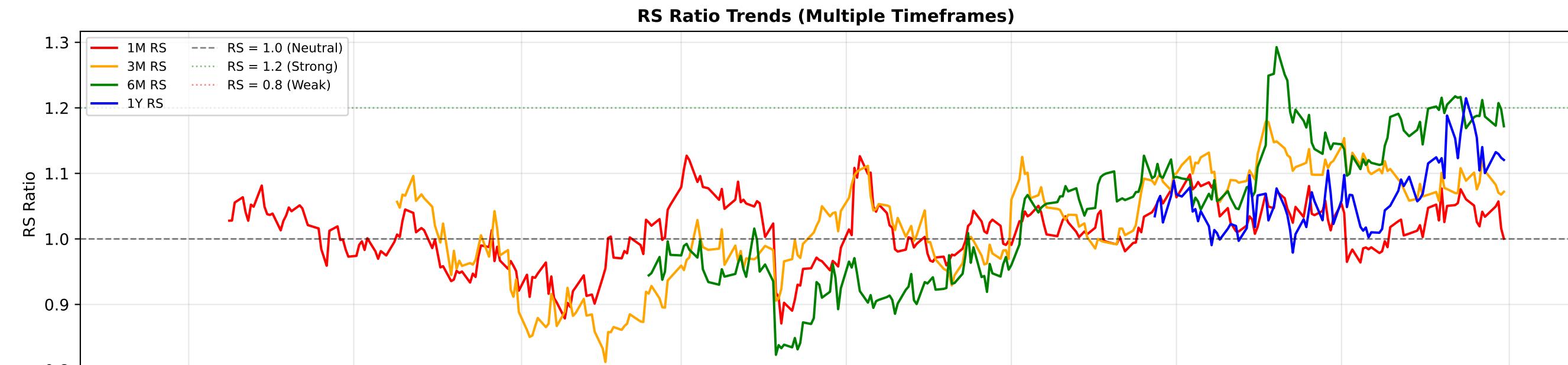
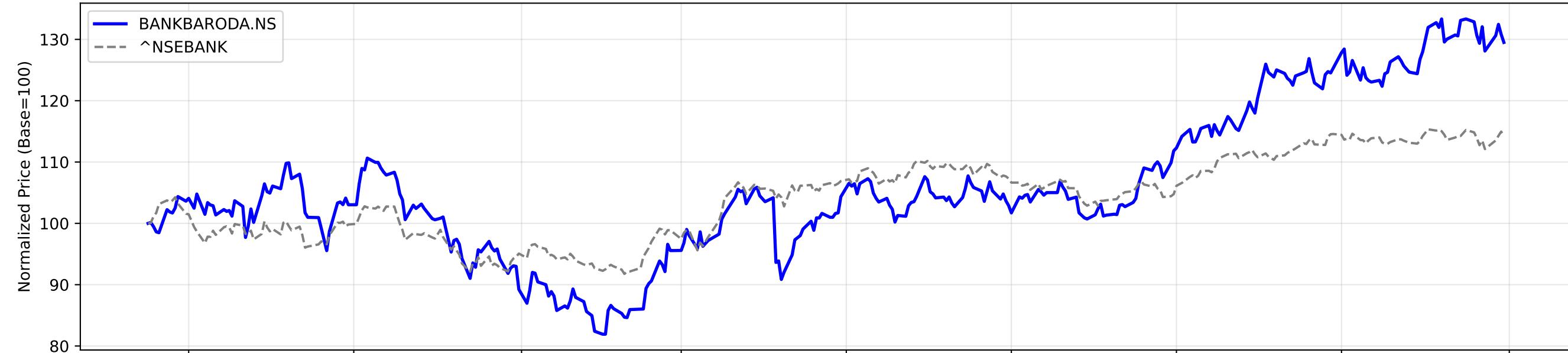
== TURNAROUND ANALYSIS ==:

Turnaround Status:	Not Detected
:	

SIGNAL CRITERIA::

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

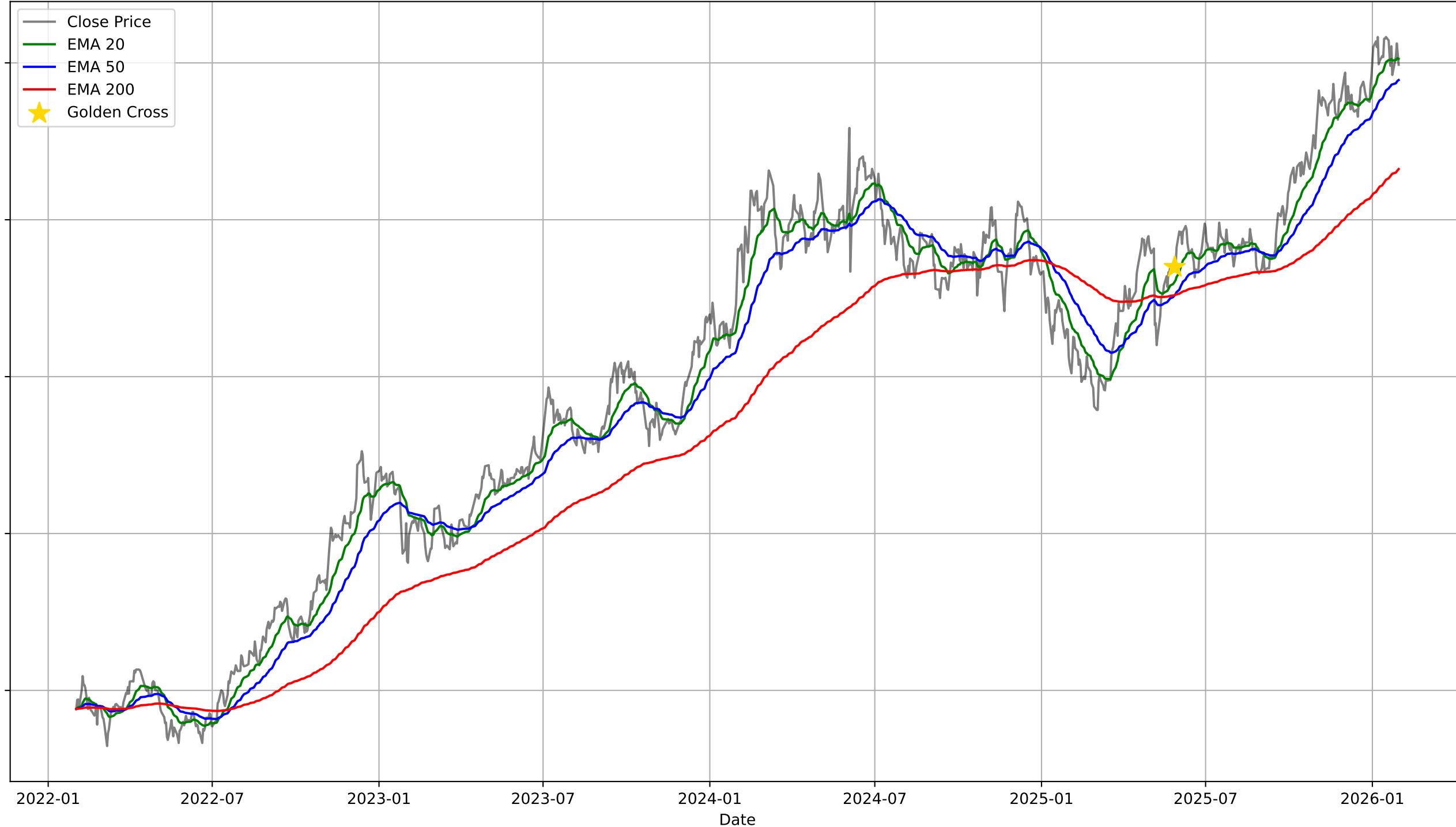
Relative Strength Analysis: BANKBARODA.NS vs ^NSEBANK
Classification: Weakening Leader
Price Performance Comparison (Normalized)



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

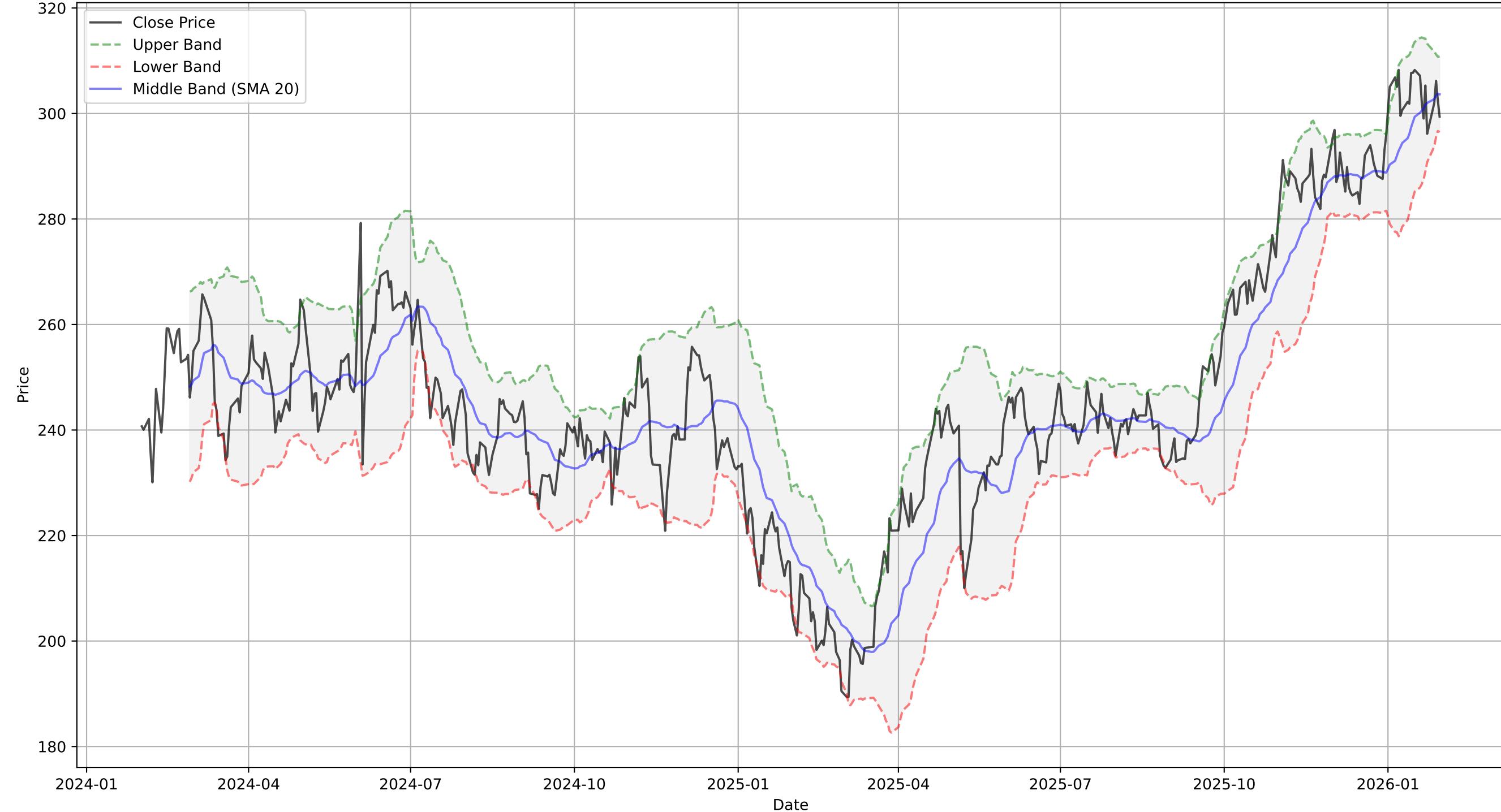
BANKBARODA.NS EMA Crossover Analysis



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



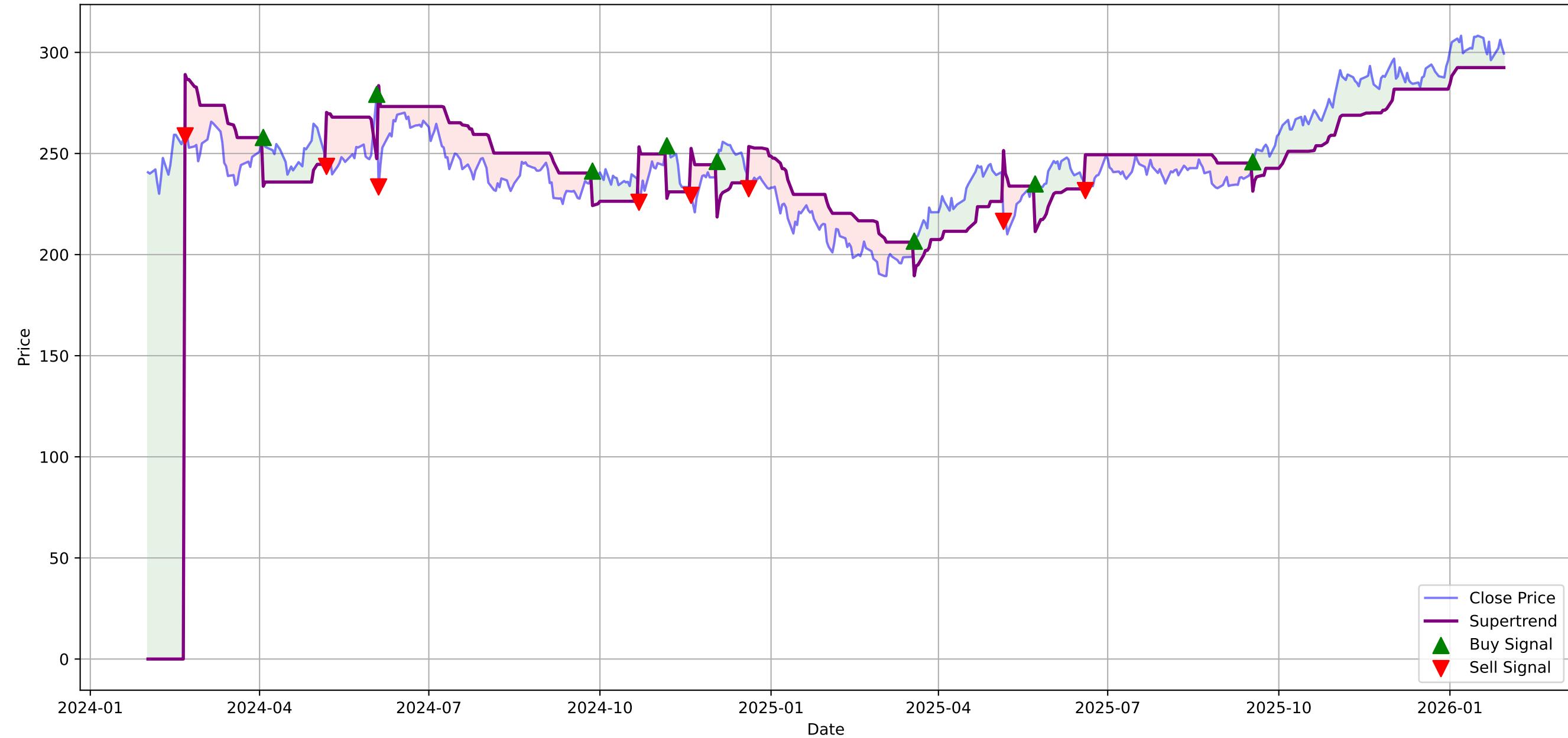
BANKBARODA.NS - Supertrend Summary

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)



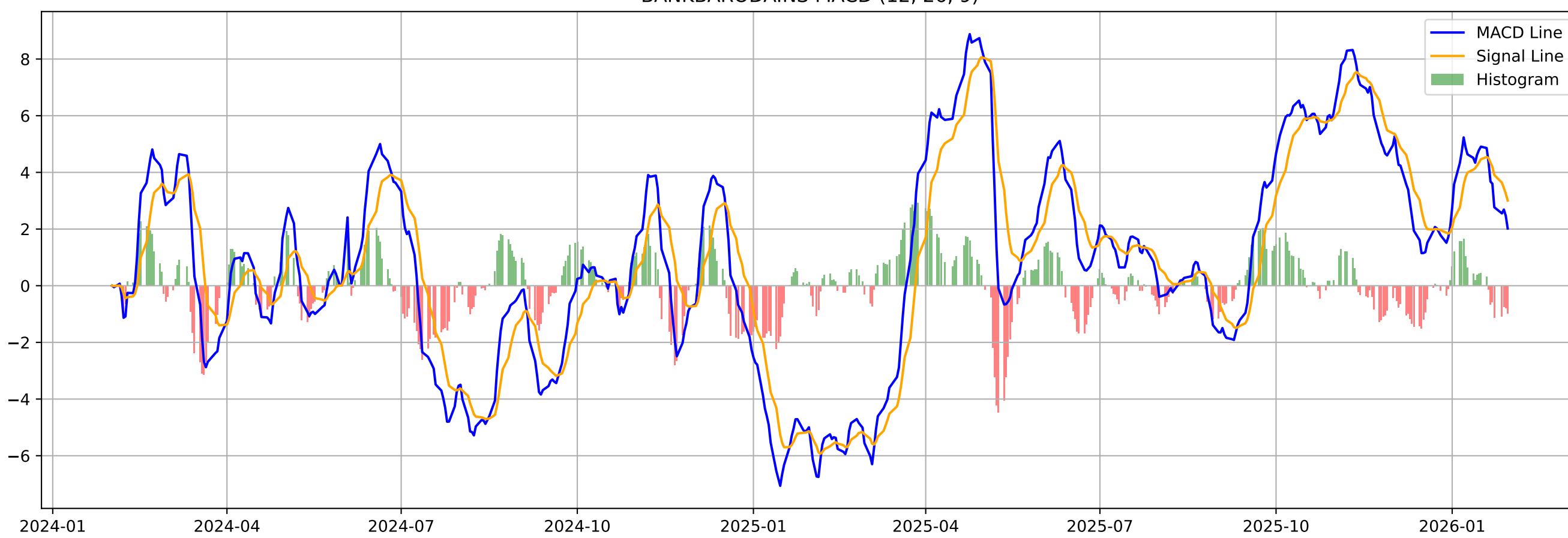
BANKBARODA.NS - MACD Summary

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

BANKBARODA.NS Price



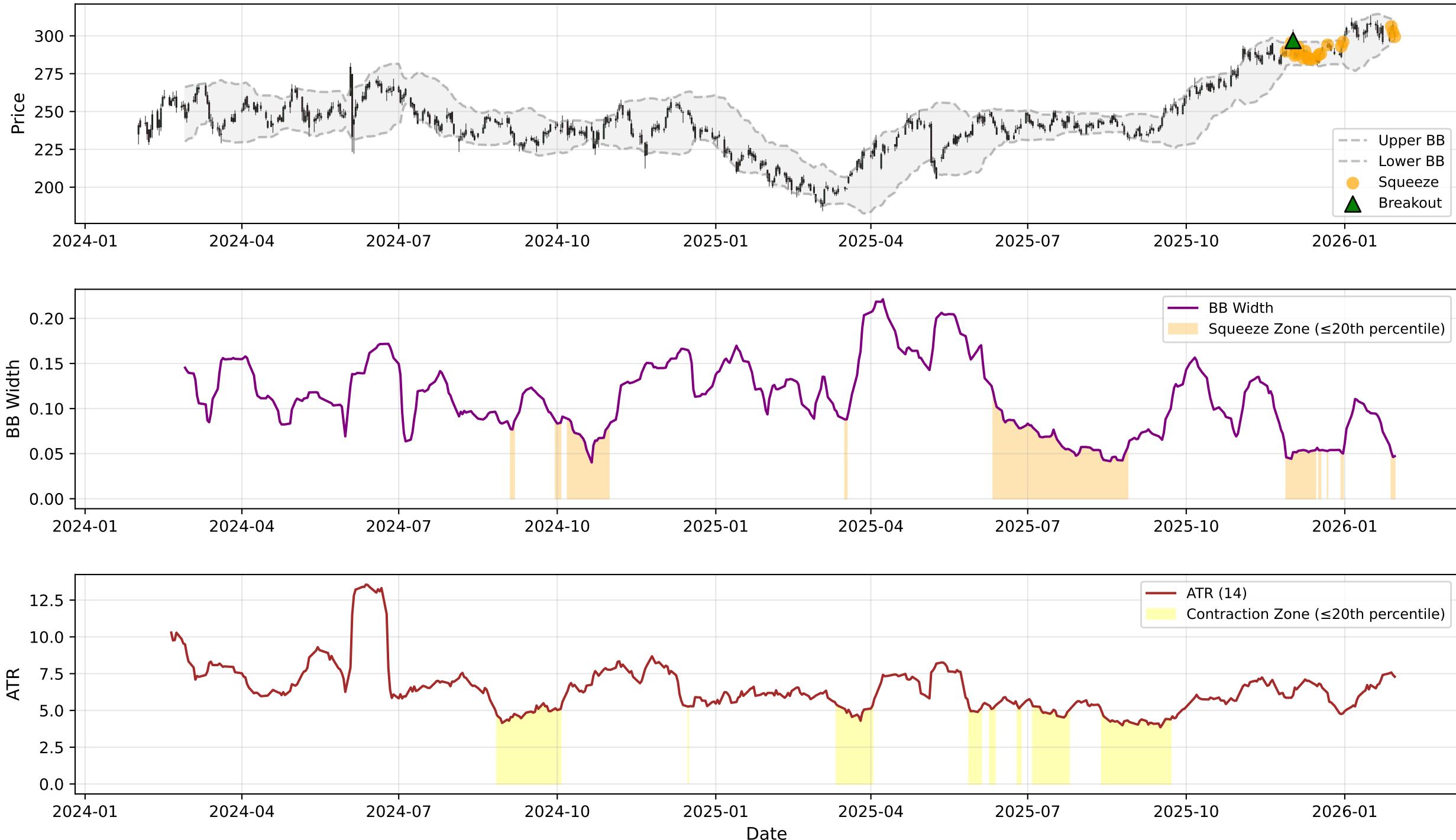
BANKBARODA.NS MACD (12, 26, 9)



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)

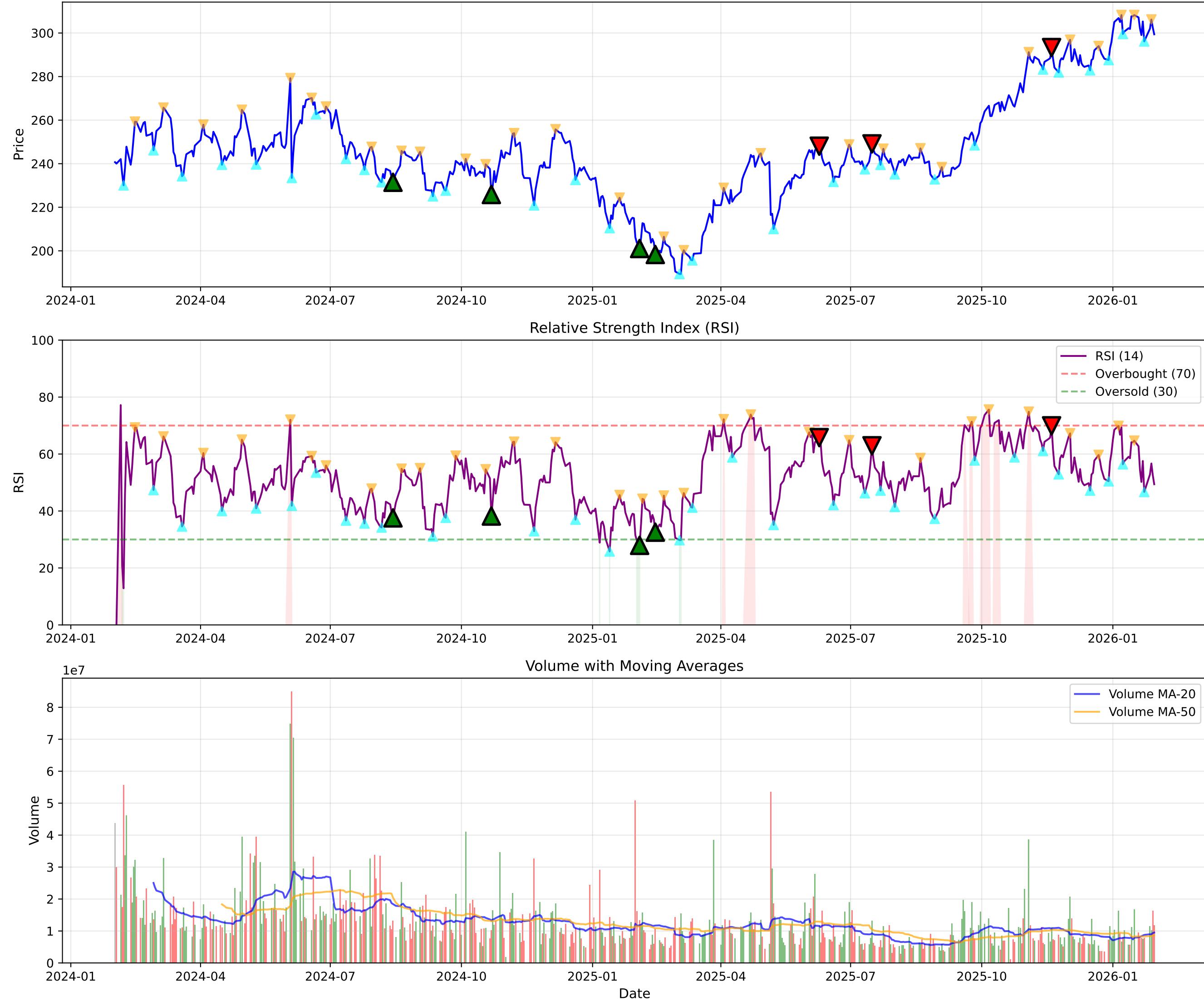
BANKBARODA.NS - Volatility Squeeze Analysis



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)

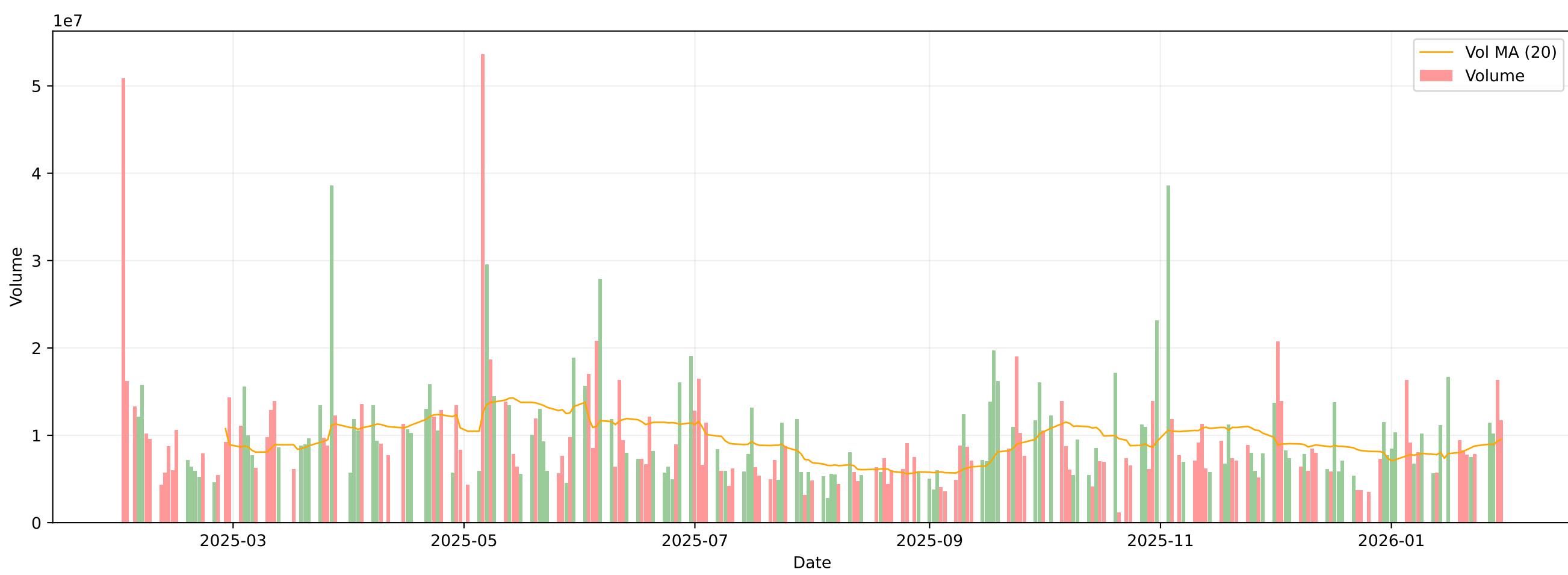
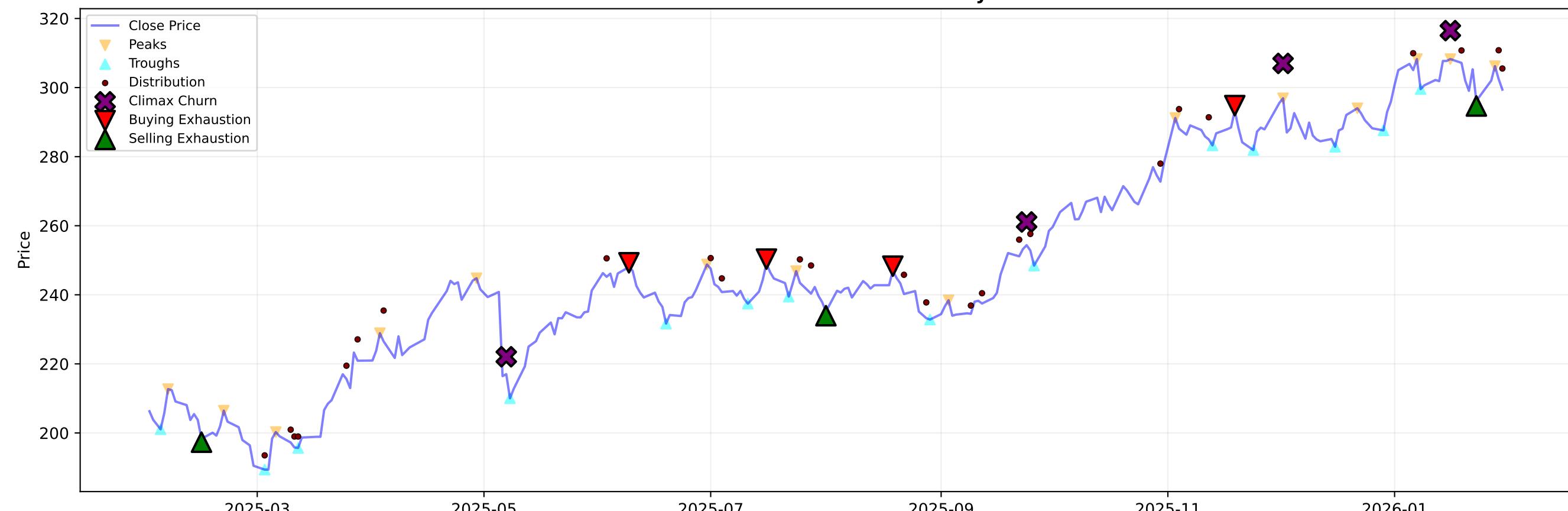
2026-01-19 [-]: Distribution Day

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)

BANKBARODA.NS - 1 Week (Candlestick + EMAs)



BANKBARODA.NS - 1 Day (Candlestick + EMAs)



BANKBARODA.NS - 15 Min (Candlestick + EMAs)



Trendlyne Snapshot - BANKBARODA_main

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Bank of Baroda [①](#)

NSE: BANKBARODA | BSE: 532134
Bank of Baroda Live Share Price Today, Share Analysis and Chart

Turnaround Potential [①](#) 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)

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[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](#)

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Bank of Baroda Key Metrics

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
ROE Annual % Below Industry Median	4.0	EPS Growth TTM % Below Industry Median	0.4	ROE Annual % Below Industry Median	4.4	

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Trendlyne Snapshot - BANKBARODA_forecaster

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Bank of Baroda ⓘ

NSE: BANKBARODA | BSE: 532134

Turnaround Potential ⓘ In 8 Starfolio Baskets

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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

