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GENERAL MOTORS ACCEPTANCE CORP Form 424B3 March 16, 2001

File No. 333-84309

U.S.\$5,000,000,000

GENERAL MOTORS ACCEPTANCE CORPORATION

SMARTNOTES (SM)

DUE FROM NINE MONTHS TO THIRTY YEARS FROM DATE OF ISSUE

Unless otherwise specified in an applicable pricing supplement, the SmartNotes will not be listed on any securities exchange, and there can be no assurance that the SmartNotes offered will be sold or that there will be a secondary market for the notes.

The Agents have advised GMAC that they may from time to time purchase and sell notes in the secondary market, but the Agents are not obligated to do so. No termination date for the offering of the notes has been established.

Pricing Supplement No. 81 Trade Date: 03/22/2001 (To Prospectus dated August 12, 1999) Issue Date: 03/27/2001

The date of this Pricing Supplement is March 22, 2001

CUSIP	Stated				
or Common Code	Interest Rate	Maturity	Price to Public 1	Reallowance	
37042 GKX3	5.250%	03/15/2003	100%	.3000%	
37042 GKY1	5.500%	03/15/2004	100%	.4500%	
37042 GKZ8	6.000%	03/15/2006	100%	.7500%	
37042 GLA2	6.700%	03/15/2011	100%	1.1000%	
37042 GLB0	7.000%	03/15/2016	100%	1.6000%	
Payment	Survivor's		Subject to Redemption		
Frequency	Option	Yes/No	Date and to	erms of redemption	
Semi-Annual	Yes	No			
Quarterly	Yes	No			
Semi-Annual	Yes	No			
Semi-Annual	Yes			on 03/15/2003	
Semi-Annual	Yes	Yes Ca	llable at 1009	n date thereafter don 03/15/2004 n date thereafter	

¹ Actual Price to Public may be less, and will be determined by prevailing market prices at the time of purchase as set forth in the confirmation statement.

Per Note Total

Public Offering Price 100.00% \$5,000,000,000

Agents' Discounts

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and Concessions 20%-2.50% \$10,000,000-\$125,000,000

Proceeds, before expenses, to General Motors Acceptance

Corporation 97.50%-99.80% \$4,875,000,000-\$4,990,000,000

(SM) Service Mark of General Motors Acceptance Corporation

NEITHER THE SECURITIES AND EXCHANGE COMMISSION NOR ANY STATE SECURITIES COMMISSION HAS APPROVED OR DISAPPROVED OF THESE SECURITIES OR DETERMINED IF THIS PROSPECTUS IS TRUTHFUL OR COMPLETE. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

ABN AMRO INCORPORATED

A.G. EDWARDS & SONS, INC.

EDWARD JONES & CO., L.P.

FIDELITY CAPITAL MARKETS

a division of National Financial Services Corporation

PRUDENTIAL SECURITIES INCORPORATED

SALOMON SMITH BARNEY

August 16, 1999