



## CO: Risk Management Department

Asset Liability Management Committee (ALCO) has reviewed the Marginal Cost of funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TBLR), Base Rate & BPLR with effect from **03.01.2026** till next review. The Benchmark rates are as below

### MCLR:

S.No	Tenor	Existing Rate	Revised Rate
1	Overnight	7.95%	<b>7.90%</b>
2	1 month	8.25%	<b>8.20%</b>
3	3 months	8.45%	<b>8.40%</b>
4	6 months	8.70%	<b>8.65%</b>
5	1 Year	8.80%	<b>8.75%</b>

### TBLR:

S.No	Tenor	Existing Rate	Revised Rate
1	<= 3 months	5.40%	<b>5.30%</b>
2	>3 months & <= 6 months	5.55%	<b>5.45%</b>
3	>6 months & <= 1 year	5.55%	<b>5.50%</b>
4	>1 year & <= 3 Years	5.55%	<b>5.50%</b>

### Base Rate and Benchmark Prime Lending Rate (BPLR) (w.e.f 03.01.2026)

S No	Bench Mark	Existing Rate	Revised Rate
1	Base Rate	9.60%	<b>9.55%</b>
2	BPLR	13.85%	<b>13.80%</b>

### Loans Linked to External Benchmark (REPO) (w.e.f 06.12.2025)

S No	Benchmark	Rate
1	Policy Repo Rate	5.25%
2	RBLR	7.95%

Asst General Manager (RMD)  
Dt: 31.12.2025