

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 and Repo Based Lending Rate (RBLR) with effect from **03.11.2025** till next review. The Benchmark rates are as below

MCLR:

S.No	Tenor	Existing Rate	Revised Rate
1	Overnight	7.95%	7.95%
2	1 month	8.25%	8.25%
3	3 months	8.45%	8.45%
4	6 months	8.70%	8.70%
5	1 Year	8.85%	8.85%

TBLR:

S.No	Tenor	Existing Rate	Revised Rate
1	<= 3 months	5.50%	5.45%
2	>3 months &<=6 months	5.60%	5.55%
3	>6 months &<=1 year	5.60%	5.55%
4	>1 year &<= 3 Years	5.60%	5.55%

Base Rate and Benchmark Prime Lending Rate (BPLR) (w.e.f 03.10.2025)

S No	Bench Mark	Rate
1	Base Rate	9.60%
2	BPLR	13.85%

Loans Linked to External Benchmark (REPO) (w.e.f 09.06.2025)

S No	Benchmark	Rate
1	Policy Repo Rate	5.50%
2	RBLR	8.20%

Asst General Manager (RMD)

Dt: 31.10.2025