

The Vice President National Stock Exchange of India Limited "Exchange Plaza", Bandra Kurla Complex, Bandra East, Mumbai - 400 051. NSE Symbol : INDIANB	The Vice President BSE Limited Phiroze Jeejibhai Towers Dalal Street, Mumbai - 400 001. BSE Scrip Code: 532814
--	---

Dear Sir/Madam,

Subject: Updates regarding Revision in Benchmark Rates and complete waiver of minimum balance charges levied in SB Account

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we have to inform you that the Asset Liability Management Committee (ALCO) of the Bank has reviewed the Marginal Cost of funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TBLR), Base Rate, Benchmark Prime Lending Rate (BPLR) and Repo Linked Benchmark Lending Rates (RBLR) and decided for downward revision in MCLR, TBLR, Base Rate and BPLR across various tenors, as detailed below:

MCLR

Sl. No.	Tenor	Existing Rate (%)	Revised Rate (%)
1	Overnight	8.20%	8.20%
2	1 month	8.45%	8.40%
3	3 months	8.65%	8.60%
4	6 months	8.90%	8.85%
5	1 Year	9.05%	9.00%

TBLR

Sl. No.	Tenor	Existing Rate (%)	Revised Rate (%)
1	<= 3 months	5.80%	5.40%
2	>3 months & <=6 months	5.80%	5.50%
3	>6 months & <=1 year	5.80%	5.50%
4	>1 year & <= 3 Years	5.80%	5.50%

Base Rate and BPLR

Sl. No	Benchmark	Existing Rate	Revised Rate
1	Base Rate	9.80%	9.70%
2	Benchmark Prime Lending Rate (BPLR)	14.05%	13.95%

Other Benchmark Rates

Sl. No	Benchmark	Rate (%)
1	Policy Repo Rate	5.50%
2	Repo Linked Benchmark Lending Rates (RBLR)	8.20%

(2)

The revised MCLR, TBLR, Base Rate and BPLR are effective from **03.07.2025**. Policy Repo Rate and RBLR remain unchanged.

Further, the Asset Liability Management Committee (ALCO) of the Bank has also approved for complete waiver of minimum balance charges levied in Saving Bank Accounts for non maintenance of stipulated Minimum Balance for customers having Saving Bank Accounts with our Bank effective from **07.07.2025**.

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

AGM & Company Secretary