

संदर्भ क्र. Ref. No.: HO:IRC:SVM:2025-26:225

दिनांक Date: 29.09.2025

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| Scrip Code: BANKINDIA | Scrip Code : 532149 |
| The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, Mumbai 400 051. | The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001. |

Dear Sir/Madam,

Marginal Cost of Fund based Lending Rate (MCLR) – No Change
Repo Based Lending Rate (RBLR) – No change
Fixed Rate Spread (FRS) – Change
Applicable from 01.10.2025.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, this is to inform that Marginal Cost of Fund based Lending Rate (MCLR) and Repo Based Lending Rate (RBLR) is kept unchanged w.e.f. 01.10.2025. The present MCLR is as under:

2. The present MCLR is as under:

| Rate effective from | Overnight MCLR | 1 Month MCLR | 3 Month MCLR | 6 Month MCLR | 1 Year MCLR | 3 Year MCLR |
|---------------------|----------------|--------------|--------------|--------------|-------------|-------------|
| 01.10.2025 | 7.95% | 8.30% | 8.45% | 8.70% | 8.85% | 9.00% |

3. Fixed Rate Spread (FRS) is charged at **1.75% for Fixed Rate Retail Loans**. Rate of Interest for Fixed Rate Retail Loans with 3 year MCLR and FRS stands at **10.75% w.e.f. 01.10.2025**. ROI for Fixed rate Retail loans is quoted in FRS (10.75%) + Applicable CRP format.

4. We request you to take note of the above.

Yours faithfully,



(Rajesh V Upadhya)
Company Secretary

Classification: **Internal**

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051