

संदर्भ क्र. Ref. No.: HO:IRC:SVM:2026-27:265

दिनांक Date: 29.10.2026

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

Dear Sir/Madam,

**Marginal Cost of Fund based Lending Rate (MCLR) – Change
Repo Based Lending Rate (RBLR) – No change
Fixed Rate Spread (FRS) – Change
Applicable from 01.11.2026.**

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) has been revised w.e.f 01.11.2026 at Bank's ALCO meeting. The present MCLR are as under:

Rate effective from	Overnight MCLR	1 Month MCLR	3 Month MCLR	6 Month MCLR	1 Year MCLR	3 Year MCLR
01.10.2026	7.85%	8.15%	8.35%	8.65%	8.80%	8.90%

2. The revised MCLR w.e.f. 01.11.2026 are as under:

Rate effective from	Overnight MCLR	1 Month MCLR	3 Month MCLR	6 Month MCLR	1 Year MCLR	3 Year MCLR
01.11.2026	7.85%	8.15%	<u>8.45%</u>	<u>8.75%</u>	<u>8.90%</u>	9.00%

3. With respect to Fixed Rate Spread (FRS), ALCO has decided the following rates:

Tenor	1 Yr	2 Yr	3 Yr	5 Yr	Above 5 Yr
Rate of Interest	8.90% + CRP	9.20% + CRP	9.60% + CRP	9.80% + CRP	8.90% + Tenor Premium + CRP

भवदीय Yours faithfully,

USHA

RAMSINGHANI

Digitally signed by
USHA RAMSINGHANI

Date: 2026.10.29
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(Usha Ramsinghani)

कंपनी सचिव Company Secretary