

निवेशक सेवाएँ कक्ष INVESTOR SERVICES CELL

Ref. No.: ISC/252/2025-26 Date: 31.12.2025

The Vice President
National Stock Exchange of India Limited
"Exchange Plaza", Bandra Kurla Complex,
Bandra East, Mumbai - 400 051.

The Vice President
BSE Limited
Phiroze Jeejibhai Towers
Dalal Street, Mumbai - 400 001.

NSE Symbol: INDIANB BSE Scrip Code: 532814

Dear Sir/Madam,

Subject: Revision in Benchmark Rates

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 decided for revision in MCLR and TBLR across various tenors, Base Rate & BPLR, as detailed below:

MCLR

SI. No.	Tenor	Existing Rate (%)	Revised Rate (%)
1	Overnight	7.95%	7.90%
2	1 month	8.25%	8.20%
3	3 months	8.45%	8.40%
4	6 months	8.70%	8.65%
5	1 Year	8.80%	8.75%

TBLR

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

Base Rate and BPLR

SI. No	Benchmark	Existing Rate (%)	Revised Rate (%)
1	Base Rate	9.60%	9.55%
2	Benchmark Prime Lending Rate (BPLR)	13.85%	13.80%

The revised MCLR, TBLR, Base Rate and BPLR is effective from **03.01.2026**. Policy Repo Rate and RBLR remain unchanged as detailed below:

Other Benchmark Rates

SI. No	Benchmark	Rate (%)
1	Policy Repo Rate	5.25%
2	Repo Linked Benchmark Lending Rates (RBLR)	7.95%

This is for your information, record and dissemination please.

Yours faithfully,

For Indian Bank

AGM & Company Secretary

कॉर्पोरेट कार्यालय : 254-260, अब्बै षण्मुगम सालै, रॉयपेट्टा, चेन्नै – 600 014 Corporate Office: 254-260, Avvai Shanmugam Salai, Royapettah, Chennai – 600 014 फोन Phone: 044-2813 4484/4698, ई-मेल Email: investors@indianbank.bank.in हमें फॉलो करें Follow us on