

संदर्भ क्र. **Ref. No.:** HO:IRC:SVM:2025-26:368

दिनांक **Date:** 31.12.2025

<b>Scrip Code: BANKINDIA</b>	<b>Scrip Code : 532149</b>
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) – No Change**  
**Base Rate : No Change**  
**Applicable from 01.01.2026**

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 changed w.e.f 01.01.2026. 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
01.12.2025	7.95%	8.30%	8.45%	8.70%	8.85%	9.00%

2. The revised MCLR is as under:

Rate effective from	Overnight MCLR	1 Month MCLR	3 Month MCLR	6 Month MCLR	1 Year MCLR	3 Year MCLR
01.01.2026	<u>7.70%</u>	<u>8.05%</u>	<u>8.20%</u>	<u>8.60%</u>	<u>8.75%</u>	<u>8.90%</u>

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

Yours faithfully,



(Rajesh V Upadhya)  
Company Secretary

Classification: **Public**

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