



External Benchmark Lending Rate (EBLR)

In compliance to Master Direction - Reserve Bank of India (Interest Rate on Advances) Directions, 2016 issued vide RBI/DBR/2015-16/20 DBR.Dir.No.85/13.03.00/2015-16 dated March 3, 2016 (updated on September 12, 2023), the Bank has adopted two External Benchmark Lending Rate i.e., Treasury Bill Lending Rate (TBLR-EBLR) and Repo Lending Rate (RPLR-EBLR). The Bank has defined its TBLR as the **30 days average of 12-month Treasury Bill**.

The EBLR shall be reviewed at monthly intervals and the reset of rates at an account level shall be undertaken at least at quarterly intervals from the date of first disbursement.

The EBLR rates applicable for loans sanctioned in FY 2025-26 (on YTD basis) are as follows:

EBLR effective month	TBLR Benchmark Rate P.A.	RPLR Benchmark Rate P.A.
April 1, 2025 to April 9, 2025	6.50%	6.25%
April 10, 2025 to April 30, 2025	6.50%	6.00%
May 1, 2025 to May 31, 2025	6.00%	6.00%
June 1, 2025 to June 6, 2025	5.80%	6.00%
June 7, 2025 to June 30, 2025	5.80%	5.50%
July 1, 2025 to July 31, 2025	5.50%	5.50%
August 1, 2025 to August 31, 2025	5.50%	5.50%
September 1, 2025 to September 30, 2025	5.60%	5.50%
October 1, 2025 to October 31, 2025	5.60%	5.50%
November 1, 2025 to November 30, 2025	5.50%	5.50%
December 1, 2025 to December 5, 2025	5.50%	5.50%
December 6, 2025 to December 31, 2025	5.50%	5.25%
January 1, 2026 onwards	5.40%	5.25%