

संदर्भ क्र. Ref. No.: HO:IRC:SVM:2024-25: 153

दिनांक Date: 29.06.2024

<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, Mumbai 400 051.	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, Mumbai 400 001.

Dear Sir/Madam,

**Repo Based Lending Rate (RBLR) – No change**  
**Marginal Cost of Fund based Lending Rate (MCLR) – Revision**  
**Fixed Rate Spread (FRS) – Revision**  
**Applicable from 01.07.2024.**

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 01.07.2024 in terms of Pricing Policy approved by Bank's Board. The Bank's ALCO in its meeting has approved the modification in MCLR as per the below mentioned table :

Rate effective from	Overnight MCLR	1 Month MCLR	3 Month MCLR	6 Month MCLR	1 Year MCLR	3 Year MCLR
01.06.2024	8.10%	8.40%	8.50%	8.70%	8.90%	9.10%

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
01.07.2024	<b>8.15%</b>	8.40%	<b>8.55%</b>	<b>8.75%</b>	8.90%	9.10%

3. With respect to Fixed Rate Spread, ALCO has decided to charge FRS at 1.50% for Fixed Rate Retail Loans w.e.f.01.07.2024. Rate of Interest for Fixed Retail Loans with 3 years MCLR and FRS stands at 10.60% w.e.f.01.07.2024. Rate of Interest for Fixed rate Retail loans to be quoted in FRS (10.60%) + Applicable CRP format.

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

भवदीय Yours faithfully,



(Rajesh V Upadhyia)  
कंपनी सचिव Company Secretary