



External Benchmark Lending Rate (EBLR) and Minimum Lending Rate (MLR)

External Benchmark Lending Rate (EBLR) (w.e.f. March 01st, 2025)

6.25% + Spread

Note:

- The external benchmark used in the EBLR is the RBI Repo Rate which may be subject to change by the Reserve Bank of India.
- All applicable loans disbursed post 26 April 2021 are under the EBLR framework.
- EBLR would be subject to change by the bank based on changes to the external benchmark and the spread from time to time.

Minimum Lending Rate (MLR) (w.e.f. March 02nd, 2023)

10.45%