इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

CO: Risk Management Department

Asset Liability Management Committee (ALCO) has reviewed the Marginal Cost of funds based Lending Rate (MCLR), Treasury Bills Linked Lending Rates (TBLR), Base Rate & BPLR with effect from **03.11.2026** till next review**.** The Benchmark rates are as below

MCLR:

S.No	Tenor	Existing Rate	Revised Rate
1	Overnight	7.90%	**8.00%**
2	1 month	8.20%	**8.30%**
3	3 months	8.50%	**8.60%**
4	6 months	8.75%	**8.85%**
5	1 Year	8.85%	**8.95%**

TBLR:

S.No	Tenor	Existing Rate	Revised Rate
1	<= 3 months	5.30%	**5.65%**
2	>3 months &<=6 months	5.65%	**6.10%**
3	>6 months &<=1 year	5.95%	**6.35%**
4	>1 year &<= 3 Years	5.95%	**6.35%**

Base Rate and Benchmark Prime Lending Rate (BPLR) (w.e.f. 03.10.2026)

S No	Bench Mark	Rate
1	Base Rate	9.55%
2	BPLR	13.80%

Loans Linked to External Benchmark (REPO) (w.e.f. 08.10.2026)

S No	Benchmark	Rate
1	Policy Repo Rate	5.50%
2	RBLR	8.20%

Deputy General Manager (RMD)
Dt: 02.11.2026