



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 3rd March 2016, the Bank has defined its External Benchmark Lending Rate (EBLR) 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 2021-22 (on monthly basis) are as follows:

EBLR Benchmark	Benchmark Rate P.A.
April 2021	3.70% p.a.
May 2021	3.70% p.a.
June 2021	3.70% p.a.
1 st July 2021 to 16 th July 2021	4.00% p.a.
17 th July 2021 to 31 st July 2021	3.80% p.a.
August 2021	3.80% p.a.
September 2021	3.60% p.a.
October 2021	3.60% p.a.
1 st Nov 2021 to 9 th Nov 2021	3.60% p.a.
10 th Nov 2021 to 30 th Nov 2021	3.85% p.a.
1 st December 2021 to 31 st December 2021	3.70% p.a.
1 st January 2022 to 31 st January 2022	3.80% p.a.