



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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RBI/2025-26/45

DoR.RET.REC.22/12.01.001/2025-26

June 06, 2025

All banks,

Madam / Sir,

Penal Interest on shortfall in CRR and SLR requirements - Change in Bank Rate

Please refer to Chapter VIII of [Master Direction - Reserve Bank of India \[Cash Reserve Ratio \(CRR\) and Statutory Liquidity Ratio \(SLR\)\] Directions – 2021](#) as well as our [circular DoR.RET.REC.16/12.01.001/2025-26 dated April 09, 2025](#) on the captioned subject.

2. As announced in the [Monetary Policy Statement 2025-26 dated June 06, 2025](#), the Bank Rate is revised downwards by 50 basis points from 6.25 per cent to 5.75 per cent with immediate effect. Accordingly, all penal interest rates on shortfall in CRR and SLR requirements, which are specifically linked to the Bank Rate, also stand revised as under:

Penal Interest Rates which are linked to the Bank Rate

Item	Existing Rate	Revised Rate (With immediate effect)
Penal interest rates on shortfalls in reserve requirements (depending on duration of shortfall).	Bank Rate plus 3.0 percentage points (9.25 per cent) or Bank Rate plus 5.0 percentage points (11.25 per cent).	Bank Rate plus 3.0 percentage points (8.75 per cent) or Bank Rate plus 5.0 percentage points (10.75 per cent).

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager