



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2025-26/134

DoR.RET.REC.341/12.01.001/2025-26

December 05, 2025

All banks,

Madam / Sir,

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

Please refer to our [circular DoR.RET.REC.22/12.01.001/2025-26 dated June 06, 2025](#) on the captioned subject.

2. As announced in the [Monetary Policy Statement 2025-26 dated December 05, 2025](#), the Bank Rate is revised downwards by 25 basis points from 5.75 per cent to 5.50 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 (8.75 per cent) or Bank Rate plus 5.0 percentage points (10.75 per cent)	Bank Rate plus 3.0 percentage points (8.50 per cent) or Bank Rate plus 5.0 percentage points (10.50 per cent)

Yours faithfully,

(Manoranjan Padhy)
Chief General Manager