



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA



[www.rbi.org.in](http://www.rbi.org.in)

RBI/2025-26/46

DoR.RET.REC.23/12.01.001/2025-26

June 06, 2025

All banks,

Madam / Sir,

**Maintenance of Cash Reserve Ratio (CRR)**

Please refer to our [circular DoR.RET.REC.52/12.01.001/2024-25 dated December 06, 2024](#) and relative notification on the captioned subject.

2. As announced in the [Governor's Statement dated June 06, 2025](#), it has been decided to reduce the Cash Reserve Ratio (CRR) of all banks by 100 basis points in four equal tranches of 25 basis points each to 3.0 per cent of net demand and time Liabilities (NDTL). Accordingly, banks are required to maintain the CRR at 3.75 per cent, 3.5 per cent, 3.25 per cent and 3.0 per cent of their NDTL effective from the reporting fortnight beginning September 6, October 4, November 1 and November 29, 2025, respectively.

3. A copy of the relative notification DoR.RET.REC.24/12.01.001/2025-26 dated June 6, 2025 is [enclosed](#).

Yours faithfully,

(Manoranjan Padhy)  
Chief General Manager

Encl.: As above



DoR.RET.REC.24/12.01.001/2025-26

June 06, 2025

### NOTIFICATION

In exercise of the powers conferred under the sub-section (1) of Section 42 of the Reserve Bank of India Act, 1934 and sub-section (1) of Section 18 of the Banking Regulation Act, 1949 (10 of 1949), read with Section 56 thereof, and in partial modification of the earlier [notification DoR.RET.REC.53/12.01.001/2024-25 dated December 06, 2024](#), the Reserve Bank of India hereby notifies that the average Cash Reserve Ratio (CRR) required to be maintained by every bank shall be 3.75 per cent, 3.5 per cent, 3.25 per cent and 3.0 per cent of its net demand and time liabilities effective from the reporting fortnight beginning September 6, October 4, November 1 and November 29, 2025, respectively.

(R. Lakshmi Kanth Rao)

Executive Director