

PERSONAL FINANCE NEWS

# RBI holds repo rate in February 2026: What it means for home loan borrowers



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For those with loans linked to older systems like the base rate or MCLR, now might be a good time to review your loan agreement. Shifting to a repo-linked home loan could help you benefit from better rate transparency and quicker transmission in the future.

"With the RBI maintaining a status quo on the repo rate at 5.25 percent, policy continuity has brought much-needed stability for home loan borrowers. An unchanged rate has ensured that EMIs on floating-rate loans remain steady, offering predictability at a time when housing demand continues to stay resilient across major urban markets. This clarity on borrowing costs has supported affordability and enabled homebuyers, especially first-time buyers to plan long-term purchases with greater confidence," said Manju Yagnik, Vice Chairperson of Nahar Group and Senior Vice President of NAREDCO Maharashtra