

## Marginal Cost of Funds Based Lending Rate (MCLR)

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from July 07, 2025 for various tenors as given under:

<b>Tenure</b>	<b>Effective from 07<sup>th</sup> July, 2025</b>
Overnight MCLR	11.51%
One month MCLR	11.51%
Three month MCLR	11.60%
Six month MCLR	11.67%
One year MCLR	11.65%
Two year MCLR	11.75%
Three year MCLR	11.79%

External benchmark Rates is as under:

<b>Benchmark</b>	<b>Rate (%)</b>
3 months average of 364 day T-Bills	5.77%
3 months average of 10 Year G-Sec	6.32%