

Marginal Cost of Funds Based Lending Rate (MCLR)

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

| Tenure | Effective from 07 th June, 2025 |
|------------------|--|
| Overnight MCLR | 11.69% |
| One month MCLR | 11.69% |
| Three month MCLR | 11.78% |
| Six month MCLR | 11.85% |
| One year MCLR | 11.83% |
| Two year MCLR | 11.93% |
| Three year MCLR | 11.97% |

External benchmark Rates is as under:

| Benchmark | Rate (%) |
|-------------------------------------|----------|
| 3 months average of 364 day T-Bills | 6.08% |
| 3 months average of 10 Year G-Sec | 6.42% |