Marginal Cost of Funds based Lending Rate (MCLR)

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from November 20, 2025 for various tenors are as given under:

S. No	Tenor	MCLR in %	
1	Overnight	13.05	
2	One Month	12.95	
3	Three Month	13.10	
4	Six Month	13.20	
5	One Year	13.30	
6	Two Year	13.45	
7	Three Year	13.65	