## **Marginal Cost of Funds based Lending Rate (MCLR)**

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

| S. No | Tenor       | MCLR in % |
|-------|-------------|-----------|
| 1     | Overnight   | 12.85     |
| 2     | One Month   | 12.80     |
| 3     | Three Month | 12.80     |
| 4     | Six Month   | 13.00     |
| 5     | One Year    | 13.10     |
| 6     | Two Year    | 13.35     |
| 7     | Three Year  | 13.50     |