



Marginal Cost of Funds based Lending Rate (MCLR)

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from January 20, 2026 for various tenors are as given under:

S. No	Tenor	MCLR in %
1	Overnight	12.75
2	One Month	12.50
3	Three Month	12.70
4	Six Month	12.90
5	One Year	12.95
6	Two Year	13.20
7	Three Year	13.35