Marginal Cost of Funds based Lending Rate (MCLR)

Effective from October 08, 2025:

Benchmark Tenor	Benchmark Rate P.A.
Overnight	10.90%
One Month	10.91%
Three Months	10.94%
Six Months	10.98%
One Year	11.07%
Two Years	11.23%
Three Years	11.38%

The External Benchmark rate for the month of October - 2025 is 5.5% (based on average of 6 months T-bill rate of June-2025, July-2025 & August-2025).