



Interest Rates on Advances

Marginal Cost of Funds based Lending Rate (MCLR)

Effective Oct 08, 2025 the tenor wise MCLR is as mentioned below:

Tenor	MCLR in %
O/N	9.65%
1m	9.65%
3m	9.80%
6m	9.90%
1 Year	10.20%

Note

As per RBI directive, all new floating rate retail loans and floating rate loans to Micro & Small Enterprises extended with effect from October 01, 2019 and floating rate loans to Medium Enterprises from April 01, 2020 shall be linked to an External Benchmark. The Bank uses the Reserve Bank of India Policy REPO Rate as External Benchmark for the mentioned loans. The Bank charges an additional rate over the Benchmark rate, called spread, to arrive at the final lending rate.