



**Marginal Cost of Funding based Lending Rate (MCLR)**

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from November 20, 2021 for various tenors are as given under:

| <b>S. No</b> | <b>Benchmark tenor</b> | <b>Benchmark Rate P.A</b> |
|--------------|------------------------|---------------------------|
| 1            | Overnight              | 11.90%                    |
| 2            | One Month              | 11.80%                    |
| 3            | Three Month            | 11.90%                    |
| 4            | Six Month              | 12.10%                    |
| 5            | One Year               | 12.50%                    |
| 6            | Two Year               | 13.00%                    |
| 7            | Three Year             | 13.60%                    |