



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

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from January 20, 2022 for various tenors are as given under:

<b>S. No</b>	<b>Benchmark tenor</b>	<b>Benchmark Rate P.A</b>
1	Overnight	11.20%
2	One Month	11.00%
3	Three Month	11.30%
4	Six Month	11.70%
5	One Year	12.10%
6	Two Year	12.70%
7	Three Year	13.10%