



**MARGINAL COST OF FUNDS BASED
LENDING RATE (MCLR) WITH EFFECT FROM
01-07-2025.**

Tenor	MCLR (In %)
Overnight	6.15
1 Month	6.20
3 Month	6.20
6 Month	6.35
1 Year	6.40

Note 1: With effect from 1st October 2019, the Bank will provide all the floating rate loans to MSME customers on the basis of External Benchmark Based Lending Rate as mandated by RBI. These rates will be benchmarked to the 3-month FBIL published T-Bill yield -<https://fbil.org.in/>