

5th Dec 2025

Marginal Cost of Funds based Lending Rate (MCLR)

MCLR with effect from 7th Dec 2025 is as follows:

Tenor	MCLR
O/N	8.10%
1 month	8.40%
3 month	9.55%
6 month	10.30%
1 year	10.80%
2 year	10.80%
3 year	11.00%

External Benchmark based Lending Rate (EBLR)

Applicable rate (%)	External Benchmark + Business spread
External Benchmark	RBI Policy Repo Rate (5.25%)

- The Bank charges an additional rate over the Benchmark Rate, called Business spread, to arrive at the final lending rate.
- The lending rate for existing customers is reset once in three months or as decided by the Bank, whichever is earlier.
- The bank reviews the benchmark rate and the applicable spread at the beginning of every month.

The rates will be valid till the next review.