



**Marginal Cost of Funds Based Lending Rates (MCLR) with effect from 31.01.2026.**

<b>Tenor</b>	<b>Applicable Residual Maturity</b>	<b>MCLR p.a.</b>
Overnight MCLR	1 day	<b>7.90%</b>
1 Month MCLR	More than 1 Day to 1 Month	<b>8.20%</b>
3 Month MCLR	More than 1 Month to 3 Months	<b>8.45%</b>
6 Month MCLR	More than 3 Months to 6 Months	<b>8.70%</b>
1 Year MCLR	More than 6 Months	<b>8.85%</b>

**Repo Rate Linked Lending Rate (RLLR) with effect from 08.12.2025.**

<b>Particular</b>	<b>RLLR p.a.</b>
Repo Rate Linked Lending Rate (RLLR)	<b>8.05%</b>