

## Marginal Cost of Funds Based Lending Rate (MCLR)

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from March 07, 2022 for various tenors as given under:

Tenure	Effective from 07 <sup>th</sup> March 2022
Overnight MCLR	10.79%
One month MCLR	10.79%
Three month MCLR	10.88%
Six month MCLR	11.10%
One year MCLR	11.48%
Two year MCLR	11.99%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	4.41%
3 months average of 10 Year G-Sec	6.65%