

*Please clear browser history/cookies before accessing the interest rate chart in order to view the latest effective interest rates.*



## Marginal Cost of Fund-Based Lending Rates (MCLR)

| Month  | Overnight | 1 M       | 3 M       | 6 M       | 1 Y       | 2 Y       | 3 Y       |
|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        | (percent) | (percent) | (percent) | (percent) | (percent) | (percent) | (percent) |
| Jul'21 | 6.85      | 6.90      | 6.95      | 7.05      | 7.20      | 7.30      | 7.40      |
| Jun'21 | 6.85      | 6.90      | 6.95      | 7.05      | 7.20      | 7.30      | 7.40      |
| May'21 | 6.85      | 6.90      | 6.95      | 7.05      | 7.20      | 7.30      | 7.40      |
| Apr'21 | 6.85      | 6.90      | 6.95      | 7.05      | 7.20      | 7.30      | 7.40      |
| Mar'21 | 6.85      | 6.90      | 6.95      | 7.05      | 7.20      | 7.30      | 7.40      |
| Feb'21 | 6.85      | 6.90      | 6.95      | 7.05      | 7.20      | 7.30      | 7.40      |
| Jan'21 | 6.90      | 6.95      | 7.00      | 7.10      | 7.25      | 7.35      | 7.45      |
| Dec'20 | 6.90      | 6.95      | 7.00      | 7.10      | 7.25      | 7.35      | 7.45      |
| Nov'20 | 6.90      | 6.95      | 7.00      | 7.10      | 7.25      | 7.35      | 7.45      |
| Oct'20 | 6.95      | 7.00      | 7.05      | 7.15      | 7.30      | 7.40      | 7.50      |
| Sep'20 | 6.95      | 7.00      | 7.05      | 7.15      | 7.30      | 7.40      | 7.50      |
| Aug'20 | 7.00      | 7.05      | 7.10      | 7.20      | 7.35      | 7.45      | 7.55      |
| Jul'20 | 7.10      | 7.15      | 7.20      | 7.30      | 7.45      | 7.55      | 7.65      |
| Jun'20 | 7.30      | 7.35      | 7.40      | 7.50      | 7.65      | 7.75      | 7.85      |
| May'20 | 7.35      | 7.40      | 7.45      | 7.55      | 7.70      | 7.80      | 7.90      |
| Apr'20 | 7.60      | 7.65      | 7.70      | 7.80      | 7.95      | 8.05      | 8.15      |
| Mar'20 | 7.80      | 7.85      | 7.90      | 8.00      | 8.15      | 8.25      | 8.35      |
| Feb'20 | 7.80      | 7.85      | 7.90      | 8.00      | 8.15      | 8.25      | 8.35      |
| Jan'20 | 7.80      | 7.85      | 7.90      | 8.00      | 8.15      | 8.25      | 8.35      |
| Dec'19 | 7.80      | 7.85      | 7.90      | 8.00      | 8.15      | 8.25      | 8.35      |
| Nov'19 | 7.95      | 8.00      | 8.05      | 8.10      | 8.30      | 8.40      | 8.50      |
| Oct'19 | 7.95      | 8.00      | 8.05      | 8.15      | 8.35      | 8.45      | 8.60      |
| Sep'19 | 8.05      | 8.10      | 8.15      | 8.25      | 8.45      | 8.60      | 8.70      |
| Aug'19 | 8.20      | 8.20      | 8.30      | 8.40      | 8.60      | 8.70      | 8.85      |
| Jul'19 | 8.30      | 8.30      | 8.40      | 8.50      | 8.70      | 8.80      | 8.95      |
| Jun'19 | 8.30      | 8.30      | 8.40      | 8.50      | 8.70      | 8.80      | 8.95      |
| May'19 | 8.30      | 8.30      | 8.40      | 8.50      | 8.70      | 8.80      | 8.95      |
| Apr'19 | 8.30      | 8.30      | 8.40      | 8.50      | 8.70      | 8.80      | 8.95      |

| Month  | Overnight | 1 M       | 3 M       | 6 M       | 1 Y       | 2 Y       | 3 Y       |
|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|        | (percent) | (percent) | (percent) | (percent) | (percent) | (percent) | (percent) |
| Mar'19 | 8.35      | 8.40      | 8.45      | 8.55      | 8.75      | 8.85      | 9.00      |
| Feb'19 | 8.35      | 8.40      | 8.45      | 8.55      | 8.75      | 8.90      | 9.05      |
| Jan'19 | 8.35      | 8.40      | 8.45      | 8.55      | 8.75      | 8.90      | 9.05      |
| Dec'18 | 8.35      | 8.40      | 8.45      | 8.55      | 8.70      | 8.85      | 9.00      |
| Nov'18 | 8.35      | 8.35      | 8.40      | 8.55      | 8.70      | 8.85      | 9.00      |
| Oct'18 | 8.30      | 8.30      | 8.35      | 8.50      | 8.65      | 8.80      | 8.95      |
| Sep'18 | 8.25      | 8.25      | 8.30      | 8.45      | 8.60      | 8.75      | 8.90      |
| Aug'18 | 8.05      | 8.05      | 8.10      | 8.25      | 8.40      | 8.55      | 8.70      |
| Jul'18 | 8.05      | 8.05      | 8.10      | 8.25      | 8.40      | 8.55      | 8.70      |
| Jun'18 | 8.05      | 8.05      | 8.10      | 8.25      | 8.40      | 8.55      | 8.70      |
| May'18 | 7.95      | 7.95      | 8.00      | 8.15      | 8.30      | 8.45      | 8.60      |
| Apr'18 | 7.95      | 7.95      | 8.00      | 8.15      | 8.30      | 8.45      | 8.60      |
| Mar'18 | 7.95      | 7.95      | 8.00      | 8.15      | 8.30      | 8.45      | 8.60      |
| Feb'18 | 7.80      | 7.80      | 7.85      | 8.00      | 8.20      | 8.30      | 8.50      |
| Jan'18 | 7.80      | 7.80      | 7.85      | 7.90      | 8.10      | 8.20      | 8.40      |
| Dec'17 | 7.80      | 7.80      | 7.85      | 7.90      | 8.10      | 8.20      | 8.40      |
| Nov'17 | 7.80      | 7.80      | 7.85      | 7.90      | 8.10      | 8.20      | 8.40      |
| Oct'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.25      | 8.45      |
| Sep'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.25      | 8.45      |
| Aug'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.25      | 8.45      |
| Jul'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.25      | 8.45      |
| Jun'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.25      | 8.45      |
| May'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.25      | 8.45      |
| Apr'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.20      | 8.30      |
| Mar'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.20      | 8.30      |
| Feb'17 | 7.85      | 7.85      | 7.90      | 7.95      | 8.15      | 8.20      | 8.30      |
| Jan'17 | 7.85      | 7.90      | 7.90      | 8.00      | 8.15      | 8.20      | 8.30      |
| Dec'16 | 8.65      | 8.70      | 8.80      | 8.85      | 8.90      | 8.95      | 9.05      |
| Nov'16 | 8.70      | 8.75      | 8.80      | 8.85      | 8.90      | 9.00      | 9.05      |
| Oct'16 | 8.85      | 8.90      | 8.95      | 9.00      | 9.05      | 9.15      | 9.20      |
| Sep'16 | 8.85      | 8.90      | 9.00      | 9.05      | 9.05      | 9.15      | 9.25      |
| Aug'16 | 8.90      | 8.95      | 9.00      | 9.05      | 9.10      | 9.20      | 9.25      |
| Jul'16 | 8.90      | 8.95      | 9.00      | 9.05      | 9.10      | 9.20      | 9.25      |
| Jun'16 | 8.90      | 8.95      | 9.05      | 9.10      | 9.15      | 9.20      | 9.30      |
| May'16 | 8.90      | 9.00      | 9.05      | 9.10      | 9.15      | 9.25      | 9.30      |
| Apr'16 | 8.95      | 9.05      | 9.10      | 9.15      | 9.20      | 9.30      | 9.35      |