

Interest Rates on Deposits & Advances

Marginal Cost of Funds based Lending Rate (MCLR)

Effective March 8, 2021 the tenor wise MCLR is as mentioned below:

Tenor	MCLR in %		
Overnight	8.05%		
1 Month	8.05%		
3 Month	8.10%		
6 Month	8.30%		
1 Year	8.40%		
2 Year	8.80%		
3 Year	9.20%		

Base rate

IDFC FIRST Bank's Base Rate is 9.50%