

### MARGINAL COST OF FUNDS BASED LENDING RATES (MCLR)

In terms of RBI guidelines, effective from April 1, 2016, Canara Bank has moved to pricing of all rupee loans and advances linked to Marginal Cost of Funds Based Lending Rate (MCLR).

**Effective from 12.12.2025, the tenor linked MCLRs of the Bank are as under:**

SL. NO.	TENOR OF MCLR	MCLR
1	Overnight MCLR	<b>7.90%</b>
2	One Month MCLR	<b>7.95%</b>
3	Three Month MCLR	<b>8.15%</b>
4	Six Month MCLR	<b>8.50%</b>
5	One-year MCLR	<b>8.70%</b>
6	Two-year MCLR	<b>8.85%</b>
7	Three-year MCLR	<b>8.90%</b>

The above MCLRs shall be applicable only to new loans/advances sanctioned/first disbursement made on or after **12.12.2025** and those credit facilities renewed / reviewed / reset undertaken and where switchover to MCLR linked interest rate is permitted at the option of the borrower, on or after **12.12.2025**.

The above MCLRs will be effective till next review.

Note:

Existing borrowers of the Bank shall have an option to switch over to interest rates linked to MCLR (other than Fixed Rate Loans). Borrowers willing to switch over to the MCLR based interest rate may contact the branch (Not applicable for Retail loans and MSME loans).