The Marginal Cost of Funds based Lending Rate (MCLR)* for Citibank NA effective as of November 7, 2026 is as follows:

Tenors	O/N	1M	3M	6M	12M
MCLR	6.55%	6.55%	6.85%	7.30%	7.35%

*The Marginal Cost of Funds based Lending Rate (MCLR) is set further to Reserve Bank of India's Guidelines on the MCLR (DBR.No.Dir.BC.67/13.03.00/2015-16 dated December 17, 2015 and Master Direction DBR.Dir.No.85/13.03.00/2015-16 dated March 3, 2016 and updated as on March 29, 2016). The MCLR is subject to review and publish on a monthly basis. The MCLR represents the rupee lending reference rate for Citibank N.A. in India. Actual lending rates applicable from time to time for products / customer segments will additionally include credit spreads and costs associated with the product, delivery and specific customer channels. For more information on products and services offered by Citibank N.A., please refer to the respective sections on this site or contact your Relationship Manager or the nearest Branch or Citiphone.