



Marginal Cost of Funding based Lending Rate (MCLR)

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from February 01, 2019 for various tenors are as given under:

MCLR RATE	
Period	Rate
O/N	15.88%
1M	15.99%
3M	16.10%
6M	16.16%
1 Year	16.37%
2 Year	16.55%
3 year	16.71%

External benchmark Rates effective from 01st February, 2019 are as under

External Benchmark	Interest Rate
External Benchmark 1*	7.34%
External Benchmark 2#	7.41%
External Benchmark 3^	7.65%

* 3 Month Average of 2 Year G-Sec

3 Month Average of 3 Year G-Sec

^3 Month Average of 5 Year G-Sec



28/1/19