



Marginal Cost of Funding based Lending Rate (MCLR)

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from November 01, 2018 for various tenors are as given under:

MCLR RATE	
Period	Rate
O/N	13.47%
1M	13.53%
3M	13.69%
6M	13.79%
1 Year	14.03%
2 Year	14.32%
3 year	14.61%

External benchmark Rates effective from 01st November, 2018 are as under

External Benchmark	Interest Rate
External Benchmark 1*	7.91%
External Benchmark 2#	7.99%
External Benchmark 3^	8.16%

* 3 Month Average of 2 Year G-Sec

3 Month Average of 3 Year G-Sec

^3 Month Average of 5 Year G-Sec

