

## Marginal Cost of Funding based Lending Rate (MCLR)

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

MCLR RATE	
Period	Rate
O/N	13.95%
1M	14.03%
3M	14.07%
6M	14.10%
1 Year	14.24%
2 Year	14.35%
3 year	14.45%

External benchmark Rates effective from 01<sup>st</sup> April, 2019 are as under

External Benchmark	Interest Rate
External Benchmark 1*	6.94%
External Benchmark 2#	7.06%
External Benchmark 3^	7.33%

\* 3 Month Average of 2 Year G-Sec

# 3 Month Average of 3 Year G-Sec

^3 Month Average of 5 Year G-Sec