

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

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

MCLR RATE	
Period	Rate
O/N	15.68%
1M	15.78%
3M	15.82%
6M	15.84%
1 Year	15.92%
2 Year	16.01%
3 year	16.16%

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

External Benchmark	Interest Rate
External Benchmark 1*	6.79%
External Benchmark 2#	6.93%
External Benchmark 3^	7.27%
External Benchmark 4**	7.53%

\* 3 Month Average of 2 Year G-Sec

# 3 Month Average of 3 Year G-Sec

^3 Month Average of 5 Year G-Sec

\*\* 3 Month Average of 10 Year G-Sec