

Marginal Cost of Funding based Lending Rate (MCLR)

The Marginal Cost of Funds based Lending Rate (MCLR) with effect from March 01, 2020 for various tenors are as given under:

MCLR RATE	
Period	Rate
O/N	15.10%
1M	15.16%
3M	15.18%
6M	15.19%
1 Year	15.31%
2 Year	15.39%
3 year	15.77%

External Benchmark Rates (EBR)

External Benchmark Rates effective from March 01, 2020 are as under:

External Benchmark	Interest Rate
External Benchmark 1*	5.89%
External Benchmark 2#	6.17%
External Benchmark 3^	6.62%
External Benchmark 4**	6.90%
External Benchmark 5##	6.90%

* 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 7 Year G-Sec

3 Month Average of 10 Year G-Sec