

REVISED MARGINAL COST OF FUNDS BASED LENDING

RATE (MCLR) (W.E.F. 01.12.2016)

Tenor	Applicable Residual Maturity	MCLR
Overnight MCLR	1 day	9.00%
One- Month MCLR	More than 1 day to 1 month	9.10%
Three month	More than 1 month to 3 months	9.15%
MCLR Six month MCLR	More than 3 months to 6 months	9.20%
One year MCLR	More than 6 months	9.25%

Additionally, it has been decided to stipulate Business Strategy Spread (BSS) of 25 bps for exposure up to Rs.25 Crore