

MARGINAL COST OF FUNDS BASED LENDING RATE (MCLR) WITH EFFECT FROM -01-12-2016

| Tenor | MCLR (In %) |
|-----------|-------------|
| Overnight | 8.20 |
| 1 Month | 8.20 |
| 3 Month | 8.20 |
| 6 Month | 8.25 |
| 1 Year | 8.30 |
| 2 Year | 8.35 |
| 3 Year | 8.45 |