



Shares and Bonds Department
Head Office

Ref. No. HO/SD/523

Date: 13.01.2020

The Vice President
National Stock Exchange of India Ltd.
Exchange Plaza, Bandra- Kurla Complex
Bandra East, Mumbai-400 051

The Vice President
BSE Ltd.
25, P.J.Towers
Dalal Street, Mumbai-400001

Dear Sir/Madam,

Subject: Downward revision in Marginal Cost of Funds Based Lending Rate (MCLR) of the Bank

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Asset Liability Management Committee (ALCO) of the Bank has reviewed the existing Marginal Cost of Funds Based Lending Rates (MCLR) **and decided for a downward revision of MCLR by 05 basis points (bps) for one month MCLR tenor. The details are as under:**

Sl. No.	Tenor	Existing MCLR (%)	Revised MCLR (%)
1	Overnight MCLR	7.85%	7.80%
2	One month MCLR	7.90%	7.85%
3	Three month MCLR	8.15%	8.10%
4	Six month MCLR	8.20%	8.15%
5	One year MCLR	8.35%	8.30%

The aforesaid revised Rates will be effective from 14.01.2020.

This is for your information, record and dissemination please.

Yours faithfully,

(Dina Nath Kumar)

Company Secretary and Compliance Officer