Shares and Bonds Department
Head Office

Ref. No. HO/SD/364

Date: 18.09.2019

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: Launch of Retail loans and loans to Micro & Small Enterprise linked with RBI's Repo Rate and 03 (Three) month MIBOR.

In terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that in line with the RBI guidelines dated 04th September 2019, the Bank has decided to launch Retail loans and loans to Micro & Small Enterprise linked with External Benchmark Rates published by Financial Benchmarks India Pvt. Ltd. (FBIL). **Presently, the Bank has identified RBI's Repo Rate and 03 (Three) month MIBOR as the Benchmark Rates.**

Further, all the Saving Bank Deposits of ₹40.00 Lakh and above, Long tenure Fixed Deposit, Bulk Deposits and Flexi Fix Deposits will be linked with External Benchmark Rate i.e. **RBI's Repo Rate**.

All the aforesaid products of the Bank will be available for general public with effect from 01st October 2019.

This is for your information and record please.

Yours faithfully,

(Dina Nath Kumar)
Company Secretary and Compliance Officer