Marginal Cost of Funds based Lending Rate (MCLR)

Effective December 8, 2020 the tenor wise MCLR is as mentioned below:

<table>
<thead>
<tr>
<th>Tenor</th>
<th>MCLR in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overnight</td>
<td>8.25%</td>
</tr>
<tr>
<td>1 Month</td>
<td>8.25%</td>
</tr>
<tr>
<td>3 Month</td>
<td>8.35%</td>
</tr>
<tr>
<td>6 Month</td>
<td>8.50%</td>
</tr>
<tr>
<td>1 Year</td>
<td>8.55%</td>
</tr>
<tr>
<td>2 Year</td>
<td>9.05%</td>
</tr>
<tr>
<td>3 Year</td>
<td>9.45%</td>
</tr>
</tbody>
</table>

Base rate

IDFC FIRST Bank’s Base Rate is 9.50%