

**ANDHRA BANK**

Dept: Board Secretariat

(Merchant Banking Division)

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Dt: 01.04.2016

**Sub: Andhra Bank - Declaration of Marginal Cost of Funds Based Lending Rate (MCLR) w.e.f. 01.04.2016 – Compliance to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

We hereby inform that as per the Guidelines of Reserve Bank of India dated 17.12.2015, our Bank has moved to Marginal Cost of Fund Based Lending Rate (MCLR) from Base Rate for all new advances from 1<sup>st</sup> April, 2016. Accordingly, the tenor based MCLR of the Bank, effective from 1<sup>st</sup> April, 2016, is as under:

Sl..No.	Tenor	MCLR
1	Overnight MCLR	9.35%
2	One month MCLR	9.40%
3	Three month MCLR	9.45%
4	Six month MCLR	9.50%
5	One Year MCLR	9.60%

(Y. Amarnath)  
Company Secretary