



Utkarsh Small Finance Bank

Marginal Cost of Funds Based Lending Rate (MCLR)

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from January 07, 2025 for various tenors as given under:

Tenure	Effective from 07 th January, 2025
Overnight MCLR	12.24%
One month MCLR	12.24%
Three month MCLR	12.33%
Six month MCLR	12.43%
One year MCLR	12.41%
Two year MCLR	12.56%
Three year MCLR	12.60%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	6.60%
3 months average of 10 Year G-Sec	6.79%