



Utkarsh Small Finance Bank

## Marginal Cost of Funds Based Lending Rate (MCLR)

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from July 07, 2024 for various tenors as given under:

| Tenure           | Effective from 07 <sup>th</sup> July, 2024 |
|------------------|--|
| Overnight MCLR   | 12.23%                                     |
| One month MCLR   | 12.23%                                     |
| Three month MCLR | 12.32%                                     |
| Six month MCLR   | 12.40%                                     |
| One year MCLR    | 12.44%                                     |
| Two year MCLR    | 12.51%                                     |

External benchmark Rates is as under:

| Benchmark                           | Rate (%) |
|-------------------------------------|----------|
| 3 months average of 364 day T-Bills | 7.05%    |
| 3 months average of 10 Year G-Sec   | 7.07%    |