



Utkarsh Small Finance Bank

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

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

Tenure	Effective from 07 <sup>th</sup> November, 2024
Overnight MCLR	12.31%
One month MCLR	12.31%
Three month MCLR	12.40%
Six month MCLR	12.49%
One year MCLR	12.48%
Two year MCLR	12.62%
Three year MCLR	12.66%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	6.68%
3 months average of 10 Year G-Sec	6.83%