



Utkarsh Small Finance Bank

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

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

Tenure	Effective from 07 <sup>th</sup> February, 2024
Overnight MCLR	12.29%
One month MCLR	12.29%
Three month MCLR	12.37%
Six month MCLR	12.58%
One year MCLR	12.55%
Two year MCLR	12.41%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	7.17%
3 months average of 10 Year G-Sec	7.22%