



Utkarsh Small Finance Bank

Marginal Cost of Funds Based Lending Rate (MCLR)

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from September 07, 2023 for various tenors as given under:

Tenure	Effective from 07 th September, 2023
Overnight MCLR	12.06%
One month MCLR	12.06%
Three month MCLR	12.15%
Six month MCLR	12.32%
One year MCLR	12.36%
Two year MCLR	12.54%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	6.92%
3 months average of 10 Year G-Sec	7.14%