



Utkarsh Small Finance Bank

Marginal Cost of Funding Based Lending Rate (MCLR)

The Marginal Cost of Funding Based Lending Rate (MCLR) with effective from March 12, 2020 for various tenors as given under:

Tenor	Effective from 12 th March 2020
Overnight MCLR	12.66%
One month MCLR	12.66%
Three month MCLR	12.75%
Six month MCLR	12.82%
One year MCLR	12.99%
Two year MCLR	13.19%

External benchmark Rates is as under:

BENCHMARK	RATE (%)
3 months average of 364 day T-Bills	5.25%