



Utkarsh Small Finance Bank

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

The Marginal Cost of Funding Based Lending Rate (MCLR) with effective from October 08, 2020 for various tenors as given under:

Tenor	Effective from 08 <sup>th</sup> October 2020
Overnight MCLR	10.39%
One month MCLR	10.39%
Three month MCLR	10.48%
Six month MCLR	10.57%
One year MCLR	10.80%
Two year MCLR	11.31%

External benchmark Rates is as under:

BENCHMARK	RATE (%)
3 months average of 364 day T-Bills	3.54%