



Utkarsh Small Finance Bank

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

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

Tenor	Effective from 08 <sup>th</sup> September 2020
Overnight MCLR	10.50%
One month MCLR	10.50%
Three month MCLR	10.59%
Six month MCLR	10.68%
One year MCLR	10.91%
Two year MCLR	11.41%

External benchmark Rates is as under:

BENCHMARK	RATE (%)
3 months average of 364 day T-Bills	3.50%