



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

Marginal Cost of Funds Based Lending Rate (MCLR)

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from July 07, 2021 for various tenors as given under

Tenure	Effective from 07th July 2021
Overnight MCLR	10.60%
One month MCLR	10.60%
Three month MCLR	10.70%
Six month MCLR	10.82%
One year MCLR	10.96%
Two year MCLR	11.26%

External benchmark Rates is as under:

BENCHMARK	RATE (%)
3 months average of 364 day T-Bills	3.75%
10 Year G-Sec	6.30%