



Utkarsh Small Finance Bank

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

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from May 07, 2022 for various tenors as given under:

Tenure	Effective from 07 <sup>th</sup> May 2022
Overnight MCLR	10.68%
One month MCLR	10.68%
Three month MCLR	10.77%
Six month MCLR	10.99%
One year MCLR	11.31%
Two year MCLR	12.07%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	4.66%
3 months average of 10 Year G-Sec	6.93%