



Utkarsh Small Finance Bank

Marginal Cost of Funds Based Lending Rate (MCLR)

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from March 07, 2023 for various tenors as given under:

Tenure	Effective from 07 th March 2023
Overnight MCLR	11.63%
One month MCLR	11.63%
Three month MCLR	11.72%
Six month MCLR	11.94%
One year MCLR	12.16%
Two year MCLR	12.26%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	6.97%
3 months average of 10 Year G-Sec	7.37%