



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, 2023 for various tenors as given under:

Tenure	Effective from 07 <sup>th</sup> May, 2023
Overnight MCLR	11.85%
One month MCLR	11.85%
Three month MCLR	11.94%
Six month MCLR	12.15%
One year MCLR	12.19%
Two year MCLR	12.08%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	7.20%
3 months average of 10 Year G-Sec	7.29%