



Utkarsh Small Finance Bank

Marginal Cost of Funds Based Lending Rate (MCLR)

The Marginal Cost of Funds Based Lending Rate (MCLR) with effective from October 07, 2025 for various tenors as given under:

Tenure	Effective from 07 th October, 2025
Overnight MCLR	11.01%
One month MCLR	11.01%
Three month MCLR	11.10%
Six month MCLR	11.23%
One year MCLR	11.29%
Two year MCLR	11.45%
Three year MCLR	11.59%

External benchmark Rates is as under:

Benchmark	Rate (%)
3 months average of 364 day T-Bills	5.61%
3 months average of 10 Year G-Sec	6.56%