भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

वेबसाइट : www.rbi.org.in/hindi
Website : www.rbi.org.in
ई-मेल/email : helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400 001
Department of Communication, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001 फोन/Phone: 022 - 2266 0502

August 30, 2024

Lending and Deposit Rates of Scheduled Commercial Banks – August 2024

Data on lending and deposit rates of scheduled commercial banks (SCBs) (excluding regional rural banks and small finance banks) received during the month of August 2024 are set out in Tables 1 to 7.

Highlights:

Lending Rates:

- The weighted average lending rate (WALR) on fresh rupee loans of SCBs stood at 9.40 per cent in July 2024 (9.32 per cent in June 2024).
- The WALR on outstanding rupee loans of SCBs remained unchanged at 9.91 per cent in July 2024.[1]
- 1-Year median Marginal Cost of fund-based Lending Rate (MCLR) of SCBs increased to 8.90 per cent in August 2024 (8.85 per cent in July 2024).

Deposit Rates:

- The weighted average domestic term deposit rate (WADTDR) on fresh rupee term deposits of SCBs stood at 6.48 per cent in July 2024 as compared to 6.46 per cent in June 2024.
- The weighted average domestic term deposit rate (WADTDR) on outstanding rupee term deposits of SCBs was at 6.92 per cent in July 2024 (6.91 per cent in June 2024).[1]

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Ajit Prasad
Deputy General Manager
(Communications)

[1] Data exclude the impact of the merger of a non-bank with a bank.